

What is it about online gambling that creates value from the customer's perspective?

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Abstract

While Internet gambling is a relatively new leisure pursuit it is no longer a prodigy or new form of gambling. Comparatively speaking there is a poor understanding of the use, effect and influence of this activity in the context of other gambling behaviour and activities, so as to inform policy decisions, promote safe and responsible gambling, and exemplify a win-win solution for its clients and the industry.

The transition to Internet gambling from land-based or no gambling is an important area for research. With player tracking and identification, the possibility exists for responsible gambling features and tools to be developed for online gambling sites, which could be highly effective in providing a safer gambling environment than land-based venues.

The Internet has altered the dynamics of gambling at a global level. The ubiquitous nature of the Internet facilitates access to online gambling 24x7. The introduction of smartphones and tablets allows patrons to gamble on the go, at an event, or even watching a game.

Internet gambling seems to be more popular among adolescents and young adults. Some social networks such as Facebook have given their blessing to what was once considered an immoral or socially destructive behavior, with the availability of online gambling on social networking sites. Social networks are also facilitating gambling operators by allowing them to advertise and recruit players as part of their marketing strategy.

Internet gambling provides benefits for patrons in terms of ease of access, convenience, range of payment methods, variety of gambling options, privacy and anonymity, escapism, responsiveness and reliability of online operators and the range of operators available compared to land based gambling.

Methodology limitations mean that no generalisations can be made on what creates value from the customers perspective in the online gambling industry, however analysis and findings indicate that this phenomenon is worthy of further research.

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All the participants in the focus group who willingly gave of their time to ensure that I could complete my thesis

List of Abbreviations

AGA = American Gaming Association

DBCDE = Department of Broadband Communications and the Digital Economy

eCOGRA = eCommerce and Online Gaming Regulation and Assurance

FIFA = Fédération Internationale de Football Association

GBGC = Global Betting and Gaming Consultants

GGR = Gross Gambling Revenues = total amount wagered

GGY = Gross Gambling Yield = total amount wagered less prizes but including bonuses

KPMG = Professional services company

PWC = Price Waterhouse Cooper

SERVQUAL = a disconfirmation-based measure of service quality

SERVPERF = a performance-based measure of service quality

UIGEA = Unlawful Internet Gambling Enforcement Act

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What is it about online gambling that creates value from the customer's perspective?

Chapter 1

1.0 Introduction.

While Internet gambling is a relatively new leisure pursuit it is no longer a prodigy or new form of gambling. Relatively speaking there is a poor understanding of the use, effect and influence of this activity in the context of other gambling behaviour and activities, so as to inform policy decisions, encourage safe and responsible gambling, and demonstrate a win-win resolution for its clients and the industry (Gainsbury 2012).

The academic study of online gambling is a relatively new field. "Online gaming has received little academic attention despite the billion dollar size of the Industry" (Lee & Pearce, 2007).

National prevalence studies are scarce, but international estimates suggest that between 1% and 30% of adults gamble online (Gainsbury 2010; Petry 2006; Wardle, Moody, Spence, Orford, Volberg, Jotangia & Dobbie 2011b; Wood & Williams 2010). It is suggested that the global Internet gambling market is growing at a rate approaching 10% per annum, and exemplifies an increasingly significant segment of the worldwide gambling industry (Kelleher 2010; Global Betting and Gaming Consultants, GBGC 2010).

The transition to Internet gambling from land-based or no gambling is an important area for research. With player tracking and identification, the possibility exists for responsible gambling features and tools to be developed for online gambling sites, which could be highly effective in providing a safer gambling environment than land-based venues. (Gainsbury 2012). The number of people who engage in Internet gambling is still low when compared to other methods of gambling, however the expansion of the Internet and the digitalisation of media have generated explosive growth in online and interactive gambling over the last eighteen years (Gainsbury 2012). Internet gambling provides benefits for patrons in terms of ease of

access, convenience, range of payment methods, variety of gambling options and the range of operators available, compared to land based gambling (Wood, Williams, & Lawton, 2007).

This growth is due in no small part to the operators of online gambling systems but also due to a failure of governments all over the world to properly regulate this new industry (Gainsbury & Wood 2011). Governments have also capitalized from this new industry with the introduction of national, state and/or international online lotteries.

Lee and Pearce (2007) highlight the fact that the ubiquitous nature of the internet facilitates access to online gambling 24x7. With the introduction of smartphones and tablets patrons are able to gamble on the go, at an event, or even watching a game. Patrons can gamble in their local or in the comfort of their own homes, without ever knowing what the inside of a bookmakers or cybercafé for that matter even looks like (Gainsbury 2012). The pervasive nature of new media breaks the connection between physical place and social place, making physical location considerably less meaningful (Croteau & Hoynes 2003: 311). It is estimated by the Pew Internet Project that one in four US adults use mobile apps, with nearly two thirds of these using their apps daily (Ezra 2011).

Some social networks such as Facebook have given their blessing to what was once considered an immoral or socially destructive behavior, with the availability of online gambling on social networking sites (Korn, Norman & Reynolds 2010). Social networks are also facilitating gambling operators by allowing them to advertise and recruit players as part of their marketing strategy (Church–Sanders 2010).

A number of studies from Australia, Canada, the U.S., and the U.K. have reported that Internet gambling seems to be more popular among adolescents and young adults, compared to the general population. (Delfabbro, Lahn, & Grabosky, 2005; Dowling, Jackson, Thomas, & Frydenberg, 2010; Griffiths, Wardle, Orford, Sproston, & Erens, 2010; Jackson, Dowling, Thomas, Bond, & Patton, 2008; McBride & Derevensky, 2009; Petry & Weinstock, 2007; Wood & Williams, 2010).The author believes that the online gambling experience for the consumer can be

positive or negative or both depending on the outcome. So what is it that attracts customers to this burgeoning online and interactive activity?

The author considers that research into what attracts participants to this burgeoning online and interactive activity is warranted, as Internet gambling offers many opportunities as well as challenges. It has also altered the dynamics of gambling at a global level. Young people are growing up playing online interactive games, on their own or in groups, with worldwide opponents, with no language barriers, on their Playstations, Xbox's, Nintendo Wii's, smartphones and tablets. They are growing up in an environment where they are not averse to taking virtual risk and playing for virtual points or prizes. Young people have carried this disposition into their adult lives where risk taking with virtual currency in a real world has and is becoming a reality. "Access to gaming involves some sort of access to computing technology, and access to gaming that can earn money involves access to a shared, persistent, physical computing environment, specifically a virtual world" (Castronova, 2001a). "If virtual worlds become a large part of the daily life of humans, their development may have an impact on the macroeconomies of Earth" (Castronova, 2003).

Educators, treatment providers and the community at large have an inadequate understanding of the use, effect and influence of online gambling which limits what appropriate action can be taken to respond to the social ills and costs, and global risks inherent in this form of gambling. What is lacking is harmonization of regulations and policies between jurisdictions, including neighbouring jurisdictions, and even provinces or states within a single country. If harmonization of regulations cannot be achieved, this virtual reality of online gambling could lead to yet another world financial crisis.

There are clearly systemic weaknesses in the financial sector that have been exploited over the past few decades. The main emphasis in the banking sector has been to exploit the very large and quick flows of stock, futures and derivatives markets and currency exchanges by short selling – casino type banking, essentially commoditizing money; where vast amounts of virtual money was generated. Simultaneously the real "productive economy

consisting of supplies of raw material, man-power based services and finished products saw only modest increases” (Zongwei Luo, 2012). “If virtual worlds become a large part of the daily life of humans, their development may have an impact on the macroeconomies of Earth” (Castronova, 2003).

1.1 Research Question

What is it about online gambling that creates value from the customers perspective?

1.2 The aims and objectives of the author

1. To develop a literature based conceptual model
2. To test the model via a qualitative study with a focus group of third level students
3. Validate or invalidate the findings and modify the model if needed so that it can be used as the basis for further research in the online gambling industry.

2.0 Literature Review

2.1 Definition

Gambling embraces risk taking (Bernstein, 1996) in return for something of greater value (Abbott & Volberg, 2000). Lam (2007) defines gambling as “an activity involving the use of money to take uncertain risks in order to gain some value”.

The definition of online gambling in the European Union either varies at national level or does not exist. For the purpose of this research the following definition as proposed by the EU Commission shall be used to define the scope of online gambling services. “Online gambling services are any service which involves wagering a stake with monetary value in games of chance, including lotteries and betting transactions that are provided at a distance, by electronic means and at the individual request of a recipient of services.” (European Commission, 2012, Section 2.2 Page 8)

Online gambling in which participants cannot influence the outcome at all are pure games of chance. Pure games of chance are not always acknowledged as such by the players. Wohl and Enzle (2002) demonstrated by expanding on Langer’s (1975) illusion of control model, that a game of chance can be presented in such a way that it may lead the participant to have a misperception of their skillful influence over the non-controllable event. Games devoid of random events, in which only the participants can influence the outcome, are referred to as pure games of skill. Games in which the participants cannot influence the result at all are pure games of chance. Chess belongs to the first grouping, while roulette instinctively belongs to the pure games of chance. Whilst the compartmentalization is straightforward for these two games, a large number of games exist in which both sources of influence are combined and for which the skill level lies somewhere in the grey area between the pure games of skill and the pure games of chance (Dreef, Borm & Van der Genugten, 2003). Judging the role of chance is individual. Games of chance appeal to a large audience and the exploitation of these games makes for profitable business.

Caillois (1979) argues, "Games of chance promise the lucky player a more modest fortune than he expects, but the very thought of it is sufficient to dazzle him. Anyone can win. This illusory expectation encourages the lowly to be more tolerant of a mediocre status that they have no practical means of improving. Extraordinary luck, a miracle, would be needed. It is the function of alea to always hold out hope of such a miracle. That is why games of chance continue to prosper."

While online gambling is a relatively new leisure pursuit it is one of the fastest growing service industries in the European Union and in most other parts of the world. An economic study carried out by the Swiss Institute of Comparative Law on behalf of the European Commission, identified a number of reasons contributing to this explosive growth (European Commission, 2012, Page 1097).

1. An increase in the amount of discretionary income available
2. A greater social acceptance of gambling as a form of recreation
3. A general relaxation in moral and ethical attitudes about gambling activities
4. A deterioration in the influence of organized religions over their congregations in their denunciation and criticism of gambling as an immoral or socially destructive behavior
5. Adult populations increasingly consist of people who have grown up familiar with playing electronic games and utilizing computers, smartphones and tablets in their everyday lives
6. The increasing integration of online gambling with other sporting activities and into mainstream entertainment outlets, such as television, cinema, print media and new media
7. The explosion of computer, internet, and new media technologies have permitted the development of new gaming services (internet based tournaments, spread betting markets, and betting exchanges) as well as a wide variety of new delivery channels (smartphones and tablets) for gambling services and related activities.

8. An increased willingness of national and regional governments to authorize and exploit commercial and/or government offered gambling services.

2.2 Revenue

The annual revenues generated by the gambling service sector are measured as Gross Gambling Revenues (GGR = total amount wagered) or Gross Gambling Yield (GGY = total amount wagered less prizes but including bonuses). Research conducted by the European Commission in 2010 estimated that “the global gambling market (land-based and online) generated GGR of €275 billion.” This research also estimated the global internet gambling market generated a GGY of €23.28 billion in 2010 or 8.5% of the global gambling market (European Commission, 2012, Section 3.1 Page 9).

Gainsbury (2012) with reference to other research, suggests that with strong underlying growth of 12%, global Internet GGY will exceed €33 billion (US\$43 billion) by 2015 (GBGC 2011a; Gainsbury 2012; Kelleher 2010).

A more recent report by H2 Gambling Capital valued the global Internet gambling industry (excluding lotteries) at €21.73 billion in 2012, representing around 8% of the entire global gambling market and they expect this to grow to €28.24 billion by 2015. This research suggests that as consumer habits change, more players will look to mobile online gambling and that the global Internet gambling industry’s share of the overall GGY will significantly increase (H2 Interactive Gambling Report commissioned by Odoobo, 2013).

2.3 Product Market Share

Research suggests that betting is the frontrunner in the global Internet gambling market and accounts for 39% of online gambling (as shown in **Fig. 1** below), whereas it accounts for only 5% of total global gambling GGY (Gainsbury 2012). Reports suggested that the amount bet on online

sports betting globally in 2011 would reach €50 billion (US\$65.1 billion) yielding a GGY of €4.1 (US\$5.3 billion) (Gainsbury 2012).

Online casinos account for 26% of the online gambling market and indicate a strong growth area with online slot machines and other side games becoming increasingly important (Gainsbury 2012). Casino sites are becoming highly interactive and live online casinos are seeing strong growth (Gainsbury 2012).

Online poker accounts for 14%, which has reduced from 17% in 2006 after the U.S. Unlawful Internet Gambling Enforcement Act (UIGEA) banned online gambling in the US (Gainsbury 2012).

Online lotteries are a growth area as more state lotteries move online. This accounts for 9% of 2011 GGY followed by bingo with 8% and skill-based and other gaming accounting for 4%. (Gainsbury 2012). Williams (2011) advocates that recent proceedings by the US Government to take legal action against online bingo sites in a similar fashion to online poker sites may have a negative effect on the online bingo market.

The estimates for sports betting, casino, poker and bingo are congruent with those posited for 2012 in the H2 Gambling Capital Report commissioned by Odoobo (2013) **Fig. 2**, which excludes figures for market share of online lotteries and skill games.

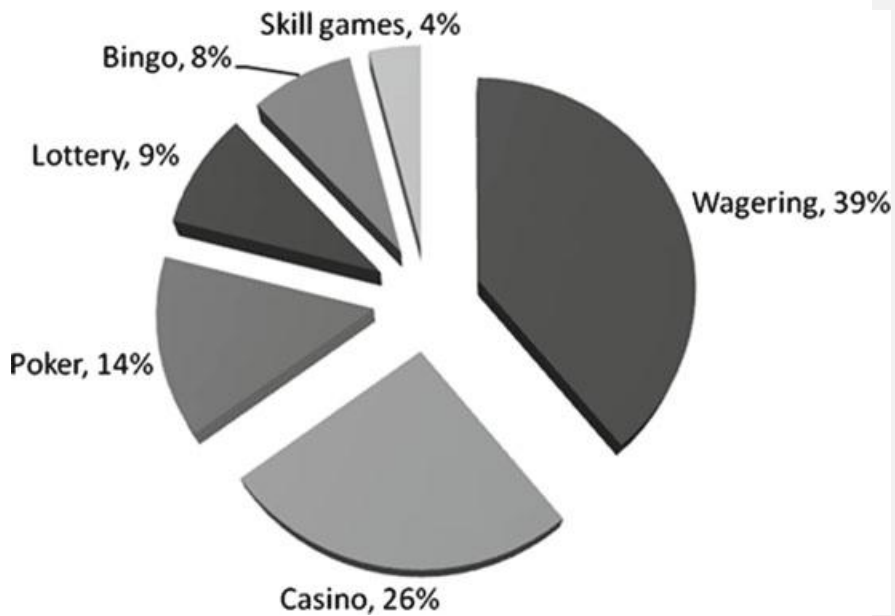


Fig. 1 Estimated global Internet gambling market share by product
 Source: Gainsbury (2012), Internet Gambling, Current Research Findings and Implications. Springer Science+Business Media, New York.

Category breakdown of Total Online Gambling Gross Win in 2012

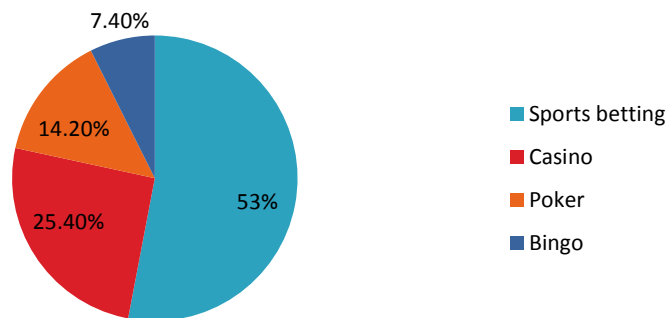


Fig. 2 Source: H2 Gambling Capital <http://files.odobo.com/H2Report>
 Category breakdown of Total Online Gambling Gross Win in 2012

2.4 Regional Market Share

Europe emerges as the strongest growth market for Internet gambling, with 47.2% of the global Internet gambling market, up from 31.5% in 2006 (‘). Being a relatively mature market, growth is driven by the increased reformation of regulation and product innovation (Gainsbury, 2012). It is approximated that the UK is the third largest market worldwide accounting for roughly 11% of all online gambling revenue. Under duress from the European Commission, and following the lead of the UK and Italy, many other European countries are presently preparing for a regulated opening of their markets to Internet gambling (KPMG 2010).

North America accounted for 30.5% of the global Internet market in 2006, before the passing into law of UIGEA, which forbids monetary transfers to online gambling sites; it is anticipated that this will fall to 16.7% in 2011. Proscription and the recent proceedings by authorities to take legal action against offshore Internet gambling sites in the US has restricted the size of this Internet gambling market. The US is still one of the largest worldwide markets, although the full effect of the recent legal proceedings are yet to be seen (Gainsbury, 2012).

Asia and the Middle East represented 27.7% of the market in 2011 (‘). Japan is the leading single Asian market and the second biggest market worldwide accounting for 14% of online wagering. Asia is subjugated by horse monopolies, such as the Japanese Racing Association and a minor number of commercial sports betting companies (Gainsbury 2012).

The remainder is accounted for by Oceania and Australia who roughly hold 5% of the market; Central and South America and the Caribbean retaining 3% and Africa hold 1% (Gainsbury 2012).

2.5 Prevalance

International estimates of the prevalence of Internet gambling participation are limited as few conclusive studies have been conducted, however these studies suggest that between 1% and 30% of adults gamble online (Gainsbury 2010; Petry 2006; Wardle et al. 2011b; Wood & Williams 2010).

Many of these studies use small, non-representative samples which limit the extent to which results can be generalised. Prevalence rates that have been reported are based on unrelated methodologies which make comparison very difficult. Many regions or countries do not have accurate estimates and prevalence studies as they may include Internet gambling under ‘other’ forms of gambling. The authenticity of prevalence surveys has been questioned by Warwick Bartlett of GBGC, who claims that the illegal nature of Internet gambling in many regions may result in participation figures appearing inflated in regulated, legalised markets, such as the UK (‘Gambling commission prevalence survey flawed’ 2011).

The estimated results of Internet gambling prevalence studies that have been reported are listed in **Table 1**. With the rapid growth of Internet gambling it is important to note that older findings presented in this table may be out of date (Gainsbury 2012).

Country	Prevalence	Reference
Australia	1–4.3%	Productivity Commission (2010)
New Zealand	2%	Gray (2011)

Singapore	1%	Ministry of Community Development, Youth and Sports (2008)
China	2%	Stradbroke (2011)
South Korea	4.3%	Park et al. (2010)
Hungary	1.3%	Kun et al. (2011)
United Kingdom	13%	Wardle et al. (2011b)
Northern Ireland	3.2%	Department for Social Development (2010)
Iceland	1.6%	Olason (2009)
Finland	13%	Olason (2009)
Norway	6.5%	Sandven (2007)
Sweden	9%	Swedish National Institute of Public Health (2011)
Denmark	10.8%	Bonke (2007)
Germany	2.2%	Bundeszentrale für gesundheitliche Aufklärung (2010)
Netherlands	3.5%	Motivation (2005)
Canada	2–8%	Ipsos Reid (2010); Wood and Williams (2010)
Spain	2.4%	Volberg (2010)
United States	2–7%	American Gaming Association (2010); Petry (2006)

Table 1 Estimated international Internet gambling prevalence – country comparisons (Gainsbury 2012).

Notes:

1. Different estimates for an individual country represent disparity in reported prevalence rates
2. Studies utilised different methodology so comparisons must be treated with caution
3. Rapid changes in Internet gambling result in some prevalence figures becoming quickly outdated

2.6 Customer Acquisition and Retention

Player acquisition and retention is a very important aspect of a successful online gambling site. This requires site operators to understand and cater for online customers in addition to traditional land based marketing efforts for new and existing patrons (Church-Sanders 2011). Industry reports indicate that online gambling operators spent between US\$30,000–\$50,000 per month on marketing to allow them to compete with established brands or those who could afford to offer bigger bonuses (iGaming Business 2009). Church–Saunders (2011) indicate that there were steep increases in marketing spend by online operators to coincide with the 2010 FIFA World Cup; Bwin increased its spend by 30%, 888 by 20% and Paddy Power by 50%.

New players are offered signup bonuses by many Internet gambling sites. These bonus offers usually require a minimum amount of wagering before allowing a cash-out. Bonuses are also offered for player loyalty and repeat deposits. Free bonus credits are offered matching a certain proportion of deposits particular in games such as roulette. On slot machines offers are made of play for a predetermined amount of credits. It is obligatory that players register and open an account with the online site. This is generally facilitated by the use of a credit or debit card, or direct money or bank wire transfer (Gainsbury 2012).

The viability of online operators depends upon their ability to retain customers. Each online site needs to be able to differentiate itself from other sites in order to generate brand awareness and retain a competitive advantage. Through brand awareness and differentiation the online operators are able to generate positive and preferential customer perceptions and in doing so acquire and retain repeat gambling patronage (Gainsbury 2012).

Limiting factors to the growth and success of Internet gambling include lack of user confidence, lack of trust and government regulation (Dinev, Bellotto, Hart, Russo, Serra & Colautti 2006; McCole, Ramsey & Williams 2010; Paul Budd Communication 2010). Griffiths (2010a) argues that “successful online gaming affiliates need to establish and develop user loyalty and affinity” as gamblers want to play with companies whom they can trust.

Griffiths (2010b) also emphasises the role of trust in determining online gambling preference; “trust is of paramount importance in e-commerce...without trust, the spending of money online is unlikely”.

Research also indicates that the key considerations which sway a patrons online gambling behavior include player satisfaction, customer service, security and privacy, website reliability and third party endorsement (Gainsbury, Parke & Suhonen 2011; Guo, Xiao & Tang 2009; Jolley, Mizerski & Olaru, 2006; McCole, Ramsey & Williams, 2010; Woolley 2003). Online patrons require a fast, reliable, clear and naturally unrestrained or uninhibited experience and if they encounter difficulties they are likely to give up quickly and move to another site (Church-Sanders 2011).

Internet gambling operators need to ensure that patrons feel safe and secure. Primary reasons for “would be patrons” not playing online include, concerns over data security, trust in payment methods and the authenticity and validity of the site (Gainsbury 2012; Woodruff & Gregory 2005) and concerns about fair play practices and cheating (Wood & Griffiths 2008; Wood & Williams 2010).

Player concerns are not notional. Research shows that numerous examples exist of unscrupulous online gambling sites going bankrupt, of not paying winnings or deposits, and deceiving players with fraudulent games and passing on personal information (Games and Casino 2006; McMullan & Rege 2010).

Wood and Williams (2010) conducted an online survey of a large sample of international gamblers (N = 12,521) to investigate the main reasons Internet gamblers prefer one gambling site over another. The most commonly reported reason was, general reputation of the site (18%). This reflects the importance of branding for online operators. The second most common factor was customer experience (12%) with participants citing better game experience and interface of a particular gambling site. Bonuses were cited as an important reason for 10% of participants and payout rates were quoted by 8% of participants as the reason they choose a particular gambling site. Security and trust were cited as key concerns for 10% of players, who

quoted security of monetary deposits and payments of winnings in a timely manner as important. Fairness of games was cited by 9%. With legality at 6% and operating jurisdiction at 3%. of participants respectively, this was taken to indicate that many players are not aware of these factors, or not highly influenced by them.

According to eCOGRA (eCommerce and Online Gaming Regulation and Assurance), the most important factors reported in choosing a site were bonuses offered (75%), followed by game variety (62%), deposit method and reputation (both 56%) and promptness of payouts (54%) (Church-Sanders 2011).

According to Griffiths and Barnes (2008) the main reasons for gambling online were: “ease of access (84%), flexibility of use (75%), 24-hour availability (66%), because friends do (67%), large variety of gambling choice (57%), successful advertising (40%), anonymity (25%), the opportunity to play ‘demo’ (free play demonstration) games (21%), and because family members and friends did (14%)”.

“Studies have suggested that the main reason for gambling online is convenience” (Williams & Wood, 2007).

According to Wood and Williams (2009) a greater proportion of Internet gamblers recruited from an international sample (14%) indicated that they preferred Internet gambling as terrestrial gambling was not easily accessible.

2.7 Payment Methods

2.7.1 General

Payment options available to players to make deposits and withdrawals from online gambling sites vary considerably. The most common mode of payment used by the vast majority of players for online gambling sites are credit cards and debit cards. The most popular method of making payment

are Visa and Mastercard (Canstar 2012). Online payment systems normally require identity verification before patrons can use these services. This minimises the risk of fraud and prevents money laundering. Mobile remote payments allow credit and debit card holders to make payments online from their smartphone, tablet or laptop, on the go (Turban, King, Lee, Ting-Peng Liang & Turban 2012).

2.7.2 Credit Card Payments

Payment by credit card is similar to and identified as a cash advance by the credit card company. As a direct result there is no cost for the online operator for this transaction as the credit card company charges the credit card holder a fee for this cash advance. This allows customers to gamble online and clear the amount owing to the credit card company when convenient to do so, with higher fees and interest rates applied. Most reputable online gambling sites use high levels of security to encrypt payment information and protect customers, therefore payment by credit cards is generally considered safe. Credit cards may also reimburse customers if they are victims of fraud (Gainsbury 2012).

2.7.3 Debit Card Payments

Payment by debit card is similar to credit cards, however funds are immediately withdrawn from customer's bank account. The card issuer approves transactions in order to ensure that funds are available. This makes it difficult to use this mode of payment in jurisdictions where online gambling is not permitted (Gainsbury 2012).

2.7.4 eWallets and Online Payment Systems

eWallets are easy to register for and set up. This is a comparatively safe method of payment as the online gambling operator has no access to an individual's bank or credit card details. An eWallets provides a digital cash system that is easy to use, secure and fast. Banks have no method of ascertaining what the funds were used for as the transaction is listed as the online payment system. Some online payment systems, specifically PayPal,

do not accept gambling related transactions in jurisdictions where they are prohibited (Gainsbury 2012).

2.8 Types of Internet Sites

2.8.1 Business Models

There are several types of business model used by Internet gambling sites. Some sites are independently capable of generating the volume of traffic required in order to be viable. They have no network limitations and offer unique games and products. They are also powered by propriety software that is not available for use by any other gambling site. These sites own their own database and usually have their own support teams. They normally have their own chatrooms, have no network limitations and offer their own unique games and products. Other sites generate traffic through membership of a network and share software and promotions. An alternate model is where an independent software developer licences software to other sites. Typically these sites have unique promotions and offers, including the types of gambling options offered. Software companies normally secure a share of the revenue from sites that licence their products, while in return licensed sites have access to a wide range of products and games, and save on software development costs. Networks are more associated with casino, poker, bingo and skill games than online sports betting sites (Church-Sanders 2011).

2.8.2 Online Casino Games

The online casino gaming industry encompasses networks, software companies and stand-alone operators. Entertainment is an important part of customer satisfaction and player retention requires a constant offering of new games with a variety of skill levels. Games with short playing times, such as online slots machines, account for the majority of income for online casino providers as more games are played per unit of time. Online casino games accounted for approximately 33% of market sites in 2010 (Church-

Sanders 2010). A large scale survey of Internet gamblers carried out by eCOGRA (2007), typified the Internet casino player as:-

- (a) most likely to be female (55%)
- (b) between 46 and 55 years of age (30%)
- (c) playing 2–3 times per week (37%)
- (d) playing between 1 and 2 h per session (27%)
- (e) and wagering between \$30 and \$60 per session (18%)

The survey also highlighted that the main cause of anxiety for online casino players concentrated on financial and security issues, to include good bonus promotions, deposit methods and site reputation. Patrons also require sites to include multiple games. Participants also reported that their main motivations for visiting these sites included relaxation, excitement, distraction, opportunities to make money, and escapism. Gambling for social reasons was not a prevalent motivation. Individuals who were inclined to lose most money were those who gambled for excitement, to relieve boredom or as a way to facilitate escapism (eCOGRA 2007). Recent research suggests that online casino gambling is considered as the most detrimental type of gambling (Smith, Schopflocher, Guebaly, Casey, Hodgins, Williams & Wood, 2011).

2.8.3 Online Poker

Online poker accounts for approximately 19% of the global Internet gambling market (Gainsbury 2012). Online poker appeals mostly to males (ratio 85:15), with its main audience between the ages of eighteen and thirty five (eCOGRA 2007; iGaming Business 2009). Online poker sites allow patrons to wager amounts as low as one cent. Many online sites proffer free poker which is promoted as educational for inexperienced players, to assist them in learning the basis skills and acquire confidence. Although advertisements emphasize the fun and ‘educational’ nature of these sites, they have been referred to as a “Trojan Horse” strategy used by online gambling operators to recruit players who will eventually move over to ‘real-money’ gambling. Free poker sites require players to be registered and have an account and seldom have age limits. (Monaghan & Derevensky,

2008). Online poker is played at a much faster rate as play is not delayed by shuffling and dealing. Players have the facility to play a number of tables simultaneously. At a single table of six players in land based poker, a player may envisage playing on average thirty hands an hour in contrast with seventy five hands per hour in online poker. (Fiedler & Rock 2009). Research has identified that sites allow players to tailor the look and feel of their playing environs, choose avatars and allow gender swapping while playing online, in an attempt to conceal identity. These findings also demonstrate that players who avail of these amenities suffer negative mood states after playing and have a one in five chance of developing problem gambling tendencies. (Wood, Griffiths & Parke, 2007).

2.8.4 Online Sports Betting

The digitalisation of media has increased the options of wagers available to the online gambler, who can bet on almost any aspect of an event online. Online sports betting is distinctive when compared to other forms of online gambling, as the customer is invariably involved watching sports, rather than gambling itself being the activity providing the entertainment. Online sports betting is driven by the increased availability of televised sports events. In a lot of cases the consumer is highly informed which leads the participant to have a misperception that one is betting strategically. Blogs, chatrooms, forums and other sites also provide easy access to tips. Access to other sites allow the consumer to compare best odds, bonuses and predictions. These also assist new players when betting online. Mobile applications providing live action betting, exotic betting and cash out options make betting online more appealing and entertaining (Church-Sanders 2011). La Plante, Schumann, LaBrie & Shaffer (2008) suggest that live action betting may prove a higher risk than fixed price betting and probably is more aligned with gambling related problems. In live-action betting, or in-play gambling wagers are placed on proposed prices offered by the sports online operator in real time about outcomes during a sporting event. Research suggests that live betting is on the increase and accounts for 40 – 50% of bets for some online players. Some sports betting operators

claim that live-action betting accounts for 30 – 70% of gross margins (Church-Sanders 2011). www.paddypowerplc.com reported an increase in online active customers of 44% in 2012 (an increase of 497,286 on 2011), with a GGY on its online sportsbook of €300 million (43% increase on 2011) which accounted for 46% of their total GGY for 2012 (Paddy Power 2013).

2.8.5 Betting Exchanges

Betting exchanges have low operating risks as they are not a party in any betting transaction and make money regardless of the outcome of the event by charging a commission on each winning bet (Koning & van Velzen 2009).

Their main appeal is that they offer better prices than traditional online bookmakers. Betfair is the biggest betting exchange monopolising 90% of the betting exchange market and accommodating more than five million transactions per day (Church-Sanders 2011).

2.8.6 Online Bingo

According to a study by Screen Digest (2009) bingo is one of the most popular, communal and socially accepted games in the world. It is considered a safe pastime, representative of people who normally do not participate in other forms of gambling activities. Online bingo is the fastest growing sector of the online gambling market. The UK market generated a GGY of over €220 million approximately in 2008 (Screen Digest, 2009). Chat functions are a common feature of online bingo sites which create a friendly and communal ambiance and function as an effective retention tool (KPMG, 2010).

2.9 Social Networking Sites and Online Gambling

According to Lam (2007) “gambling for excitement/challenge and for money may be more likely to create an environment resulting in compulsive

behavior than gambling for social reasons". According to Gibson (2006) mobile gaming has the potential to meet a growing consumer unmet need; to fill waiting time while travelling, or to take time out of a hectic day at work and relax with fun and easy-to-use applications. Brooks (2007) introduces a discussion on combining online gambling with a social networking element with links to Facebook. The intention is to make the gambling experience more appealing to those that enjoy social networking. Griffiths and Parke (2002) have identified social facilitation as a potentially important factor in the maintenance of gambling behaviour although it has been the focus of very few empirical studies.

According to a report by Price Waterhouse Cooper, "Global Gaming Outlook: The casino and online gaming market to 2015", social networking sites will be a key distribution platform for online gaming services. The formation of collaborative partnerships between social networks and gaming brands will be the driver of growth in the online gaming industry as it represents a natural extension to users of digital and mobile technology. The role of social networks in driving online gaming is especially significant because of its high levels of mobile usage and ease of remote access. The potential for gaming on social networks was recognised with the explosion in gaming on the Second Life social network. Virtual casinos and lottery games were available to users of Second Life using in-game currency that could be exchanged for real money. Although Second Life banned virtual gambling in 2007 it had already highlighted the potential for combining social networking and online gaming. (PWC, 2011).

In August 2012 the social networking site Facebook launched its first online bingo application where users in the UK have the opportunity to play online for real money. Julien Codorniou, Facebook's head of gaming for Europe, Middle East and Africa stated that bingo is already a social experience for millions of users in the UK, so it made sense for Facebook to offer it on their social networking site (Thompson & Dembosky, 2012). In December Facebook signed a deal with online gaming company 888, where it will offer bingo, slot machines and casino games such as roulette and blackjack on its social network. Patrons will be able to place bets up to £500 using

credit or debit cards. (Campbell, 2012). The use of pop-up messages on Facebook and Twitter by online gambling operators is very effective in promoting player acquisition and retention. Research has identified that males were more likely to report a positive response to gambling advertisements. Their responses included being excited, wanting to gamble after viewing the advertisements and to form the opinion that gambling is fun. Females on the other hand were more likely to respond negatively to gambling advertisements. Their responses included being bored, disinterested and defining the advertisements as annoying. More males than females acknowledged that they gamble immediately after viewing gambling advertisements (Derevensky, Sklar, Gupta & Messerlian, 2009). According to Monaghan (2009) research shows that information is more easily recalled when inserted in a pop-up window because it appears more visually striking. The use of pop-up messages has been shown to be very effective in communicating information as well as increasing the understanding and use of information to appropriately alter thoughts and behaviour (Betrancout & Bisseret, 1998).

2.10 Policy and Regulatory Options

Many of the laws that were created to regulate gambling activities are ineffective in regulating online gambling. Public policy regarding online gambling is complex due to increasing access to and the ubiquitous nature of the Internet, clandestineness of its users and operators, absence of physical boundaries between jurisdictions, and the incongruity in physical location of players and providers when compared to land based gambling. Regulation fluctuates widely and changes regularly between countries and even within states and provinces, making it incomprehensible for stakeholders (iGaming Business, 2009). From a political perspective, gambling regulation is normally based on the potential to prevent social ills and raise funds to cover social costs. Resultant social ills from online gambling can have considerable negative consequences for individuals (Bjerg 2010; Gainsbury 2010). In 2010 the jurisdiction of Alderney built an

old age home with the profits it generated from licensing fees from online gambling sites located in their jurisdiction, whose primary intention was to provide online gambling to offshore jurisdictions (Cass 2011).

Several jurisdictions have not enacted any specific online gambling policies but instead have altered existing gambling regulations. This causes further confusion amongst operators, consumers and even regulators over the interpretation of gambling laws. The Canadian Criminal Code, which regulates other forms of gambling, does not specifically refer to Internet gambling, but states that the provincial government may operate a lottery. This has been interpreted to allow provincially-owned and operated online gambling sites, including lottery, poker, casino and sports betting. Internet gambling regulation has not been in place for an extensive period of time making it difficult to isolate and measure its effectiveness. The lack of evidence on the impacts of various regulatory regimes increases the difficulties for policy makers, governments and regulators to enact the most appropriate strategies to regulate Internet gambling (Gainsbury & Wood 2011).

The two main regulatory options available are prohibition and legalisation. Prohibition attempts to restrict residents from using Internet gambling and Internet gambling operators from supplying services to residents and also to block financial transactions to online gambling providers. In some jurisdictions it is illegal for citizens to gamble online and individuals can be prosecuted. It is difficult nonetheless to prosecute offshore gambling operators who are located in jurisdictions that do not recognise the prosecuting authorities. (Department of Broadband Communications and the Digital Economy, DBCDE 2011).

2.11 Characteristics of Internet Gamblers

Research suggests that Internet gambling is more popular among males than females (AGA 2006; Bernhard, Lucas & Shampaner, 2007; eCOGRA 2007; Griffiths, Wardle, Orford, Sproston, & Erens, 2009a; LaBrie, Kaplan, LaPlante, Nelson & Shaffer 2008; McBride & Derevensky 2009; Wood &

Williams 2007, 2010). An ongoing survey for remote gambling by the UK Gambling Commission supports the above position, finding that male participation in online gambling is twice the rate of female participation (Wardle, Moody, Griffiths, Orford & Volberg, 2011a). A number of other studies exist however, that dispute these findings. These studies intimate that the number of women gambling online is equal to or greater than the number of men (Corney & Davis 2010; McMillen & Woolley 2003; RSeconsulting 2006). Men and women characteristically engage in different forms of online gambling. Men tend to favour casino games, sports betting and poker while women engage in more social games, such as bingo, where they can avail of chatroom functions (Broda, LaPlante, Nelson, LaBrie, Bosworth & Shaffer, 2008; Church-Sanders 2010; eCOGRA 2007; Corney & Davis 2010; Wood & Williams 2011). Women are also more likely to play online slot machines because they can be played in short periods of time without being intrusive in other activities (Church-Sanders 2010).

Recent studies suggest that online gambling seems to be more widespread among youth and young adults than the adult population in general (Dowling, Jackson, Thomas & Frydenberg, 2010; Griffiths & Barnes 2008; Griffiths et al. 2009a; McBride & Derevensky 2009; Olason, Kristjansdottir, Einarsdottir, Haraldsson, Bjarnason & Derevensky, 2011; Wood & Williams 2010).

Overall, research suggests that Internet gamblers are in general well educated, be employed in a managerial or professional occupation earning above average salaries or be students (AGA 2006; Bernhard et al. 2007; Griffiths et al. 2009a; Jiménez-Murcia, Stinchfield, Fernandez-Aranda, Santamaria, Penelo, Granero, Gomez-Pena, Aymami, Moragas, Soto & Menchon, 2011; Levine 2010; McBride & Derevensky 2009; Volberg, Nysse-Carris & Gerstein, 2006; Wood & Williams 2007, 2011; Woodruff & Gregory 2005; Woolley 2003). The frequency of Internet gambling in the UK, is higher among those with a degree, whereas the frequency of land based gambling was lowest among this set (Griffiths et al. 2009a). Students who binge drink are more likely to engage in online sports betting, video poker, internet, office pools, and other games of skill, when compared to

those who do not binge drink (Bhullar, Simons, Joshi, & Amoroso, 2012). It is important to emphasize that there are differences between individuals engaged in problem gambling and problem drinking. A recent study showed a greater propensity to procrastinate or avoid and a lower propensity to be vigilant in their decision making in problem drinkers, while in contrast problem gamblers showed a lack of confidence and a greater propensity to be vigilant in their decisions (Phillips & Ogeil, 2011). Nevertheless, Fisher & Smith (2008) suggest that where drinking and gambling coexist, shared characteristics include sensation seeking, which is associated with the incidence of gambling and drinking. In a submission by Gainsbury and Blaszczynski (2010) it was highlighted that the factors related to the use of interactive services included an interest in gambling, a preoccupation with technology for entertainment, an interest in competitions and a tendency to act impulsively.

An online survey of a sample of international online gamblers showed that 64% of participants gamble between the hours of 6.00pm and midnight, while 16% gamble during the afternoon and only 10% gambling between midnight and 6.00am (Wood and Williams 2010). Other surveys indicate that online gambling sessions on average last less than two hours with very short periods of play also possible and common (McBride & Derevensky 2009; Wood & Williams 2007, 2010; Woolley 2003). Online gambling is generally a solo pursuit, despite the fact that some online gamblers may also enjoy this activity in the company of friends or family members (McBride & Derevensky 2009; McMillen 2004). Results of a limited qualitative survey of online, offline and nongamblers aged 19–58 years identified that opportunity was the major motivating factor for gambling online. Other factors identified were convenience, value for money, greater variety of games and anonymity. (McCormack & Griffiths 2010). In preliminary research among youths and adolescents, ranging in age from twelve to twenty four years, gambling online was described as a way to relieve boredom and for excitement (McBride, Derevensky & Gupta, 2006). Other sought after characteristics of online gambling reported are a strong dislike of the ambiance and patrons of land-based venues, a penchant for the tempo

and features of online gameplay and the possibility of greater returns and lower overall outlay (Wood, Williams & Lawton, 2007). The ability to gender swap while playing has also been quoted as a major advantage. Females pretend to be males so as to be taken seriously and provide a greater sense of security, and males pretend to be females in an effort to gain tactical advantage. (Griffiths 2003, 2006). Wood and Williams (2011) reported participation rates on average of 4.1 different forms of gambling for online gamblers, compared to an average of 2.6 different forms for land based gamblers.

2.12 Challenges for online operators – Responsible Gambling Strategies

Responsible gambling, otherwise referred to as the concept of consumer protection, can only be achieved through limiting gamblers expenditure of time and money to what they can afford (Blaszczynski, Ladouceur, Nower & Shaffer 2005 ; Breen, Buultjens & Hing, 2005; Hing 2004). The argument is based on the assumption that community members choose their levels of involvement but governments and gambling operators owe a duty of care or some degree of responsibility in protecting participants from harm (Blaszczynski, Ladouceur & Shaffer 2004; Delfabbro 2008). By regulating online gambling sites, governments would be able to offer a safer Internet gambling environment (Gainsbury 2010) .

Online gamblers most frequently considered trust, fairness and security to be issues of concern at some stage whilst gambling online (Wood & Williams 2010). Regardless of whether concerns are based on real issues with the fairness and integrity of online sites or a lack of comprehension of the existing consumer protection measures, consumer confidence and trust in an online site is vital to its success in terms of customer loyalty and retention (Fang, Qureshi, McCole, & Ramsey, 2007; Johnson & Hult 2008; Reichheld & Schefter 2000; Urban, Sultan & Qualls, 2000). Improving the level of consumer confidence in online gambling sites is projected to augment participation and increase spending among current online gamblers (Jolley, Mizerski & Olaru, 2006 ; Toce-Gerstein & Gerstein 2007) and may

improve trust among non-Internet gamblers (Gainsbury 2012; Woodruff & Gregory 2005).

2.13 Themes in Literature

A number of themes have emerged from the literature review:-

1. The online gambling industry is viewed as a social problem or a means of raising additional revenue, instead of an untapped opportunity to generate employment as well as a means of providing entertainment.
2. Due to the failure of governments to coagulate to properly regulate the online gambling industry, no local benefits accrue and any social issues that do arise are left to be dealt with by others.
3. Issues of security, trust and privacy.
4. The online gambling industry is omnipresent.
5. People want to be entertained on the go, whether alone or with others.
6. Social media plays a major roll in the acquisition and retention of online players.
7. Characteristics of online gamblers.
8. Types of gambling sites and payment methods.

3.0 Suitability of service quality models to accurately capture the service quality concept from the customer's viewpoint in the online gambling industry.

The author has several service quality models and found them wanting in their ability to accurately capture the service quality concept from the customers viewpoint, with regard to the online gambling industry. Whilst the author agrees that consumers have perceptions and expectations of the service that they receive online, they avail of this service on the go.

1. Consumers do not receive the service in a bricks and mortar environment where other customers can enhance or detract from their service experience.
2. Online customers do not have any personal interaction with employees of the service provider.
3. The only physical evidence of the servicescape is what the customer sees online on the website or the downloaded app. Ambient conditions such as air conditioning, music, furnishings, staff uniforms, betting slips, pens, TV screens, live results etc., are irrelevant.

All of the above as depicted by Lorange, Bateson, Lovelock and Eiglier (1981) in the Servuction Model, are irrelevant. The only part of their model that is relevant to the online gambling industry is the invisible organisation and systems.

Service quality is considered a critical measure of organizational performance and to this end Gronroos (1984) developed the Perceived Service Quality Model. According to Gronroos (1984) in service industries, production and consumption happen simultaneously. The author takes issue with this position as adopted by Gronroos. The author feels that the Perceived Service Quality Model is too generic in nature and fails to take account of the time lag between production and consumption. In the online gambling industry production and consumption do not take place simultaneously. The service does not finish with the placing of the wager. Consumption can only take place after production but prior to and/or during the event upon which the bet is placed. The consumer can only experience the true value of the wager placed prior to and/or during the event taking place. Only then can the quality of the outcome be determined by the consumer as it all forms part of the customer experience.

Some researchers consider that the existing measurement of service quality using SERVQUAL (a disconfirmation-based measure of service quality)

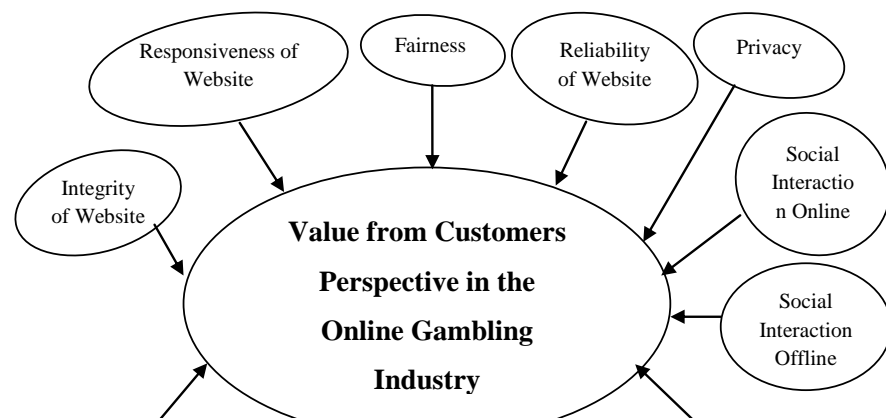
and SERVPERF (a performance-based measure of service quality) instruments has been found to be wanting in their ability to accurately capture the service quality concept due to their operational and generic nature (Cronin & Taylor, 1992; Dabholkar, Shepherd, & Thorpe, 2000).

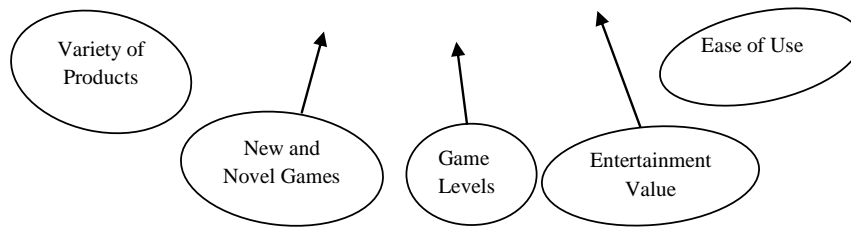
Meuter, Ostrom, Roundtree and Bitner (2000) state that the set of factors that lead to satisfying service outcomes also lead to dissatisfying ones. Whilst the outcome of the event wagered upon online may not be to the customers satisfaction, that does not mean that the consumer has not gained something of greater value. That greater value being the experience of the event wagered upon. Even if the outcome of the event is not to the customers liking that does not mean that the customer is dissatisfied with the service provided by the online operator.

4.0 Proposed Conceptual Model of Value from Consumer Perspective in Online Gambling Industry

Due to the generic nature of service quality models the author proposes a new conceptual model of service quality for the purpose of this research to take account of the uniqueness of the online gambling industry.

Proposed Conceptual Model





5.0 Aims and Objectives of Research

The aims and objectives of the research are:-

1. To develop a literature based conceptual model
2. To test the model via a qualitative study with a focus group of third level students
3. Validate or invalidate the findings and modify the model if needed so that it can be used for further research in the online gambling industry.

6.0 Proposed Research Methodology

In order to test the proposed conceptual model the author decided to conduct qualitative research with a focus group of third level students. The author chose to adopt a subjectivist approach and use qualitative research, as the topic was defined clearly and this enabled recording of the interactive discussion between the participants in the focus group. The role of the author during the focus group discussion was that of moderator and facilitator, to encourage discussion without leading the group towards any certain conclusion. The focus group discussion was recorded and transcribed to facilitate thorough examination. The recording allowed repeated examination not just of what the participants said but also in the way that they said it. The recording also opens up the data to public scrutiny (with permission of the author) to other researchers who may wish to carry

out secondary analysis and it will help to counter accusations of the influence of bias by the author. The transcript of the recording was done by the author and took approximately twelve to thirteen hours over a period of seven days. The transcript generated approximately eleven thousand words, which equated to twenty nine pages of text for analysis. The author had no experience of transcription of recordings. The recording allowed repeated listening to what the participants said to ensure accuracy of transcription. The discussion flowed freely and at times participants crossed words in their eagerness to contribute which resulted in a slowing down of the transcription process.

The focus group of third level students was chosen because they have grown up using computer technology and as such are “online savvy” and socially adept when it comes to online communications. They all grew up with and still play online interactive games, on their own or in groups, with worldwide opponents, with no language barriers, on their Playstations, XBox’s, Nintendo Wii’s, smartphones and tablets. They are not averse to taking virtual risk and playing for virtual points or prizes. They envisage possibilities online without limitations and are very accepting of new ideas and new concepts of reality when it comes to digital media. They might not understand the technicalities of how new media works, but they know that it works. Their expectations are high and they want more of it. They all have Facebook accounts through which they interact and communicate daily and they cannot envisage their lives without social interaction on their smartphones, tablets or laptop computers. They are all individualists and have their own opinions, perceptions and interpretations of online gambling and collectively had a lot to offer on the topic under discussion.

Everyone contacted agreed to participate in the focus group and agreed to the recording of the discussion. It was very evident during recording of the initial focus group, that Stephen offered little to the discussion but he frequently nodded appreciation of the other participants contributions. This was understandable as he is naturally quiet and the author can only assume that he was conscious of the fact that the discussion was being recorded. Stephen did however offer his fair contribution to the second focus group

recording where he appeared to be more relaxed and less self conscious. Recording the discussion did not appear to inhibit any of the other participants at any stage. All participants in the focus group have a keen active interest, in at least one of the following sports; gaelic football, soccer, rugby, golf, cross country running and cycling. They also have a keen interest in following sports in general and place the occasional wager online on the outcome of sports and racing events. All of the students in the focus group have played online poker, online bingo and online casino games, to include roulette and slot machines, either infrequently or occasionally. All have accessed and used practice sites at some stage to learn about online games and all have bought lottery tickets online at some stage. This information was collected as part of general chit chat prior to the focus group discussion commencing. This was to help everyone relax prior to the commencement of recording.

6.1 Initial Focus Group Discussion

The focus group discussion took place on Saturday afternoon 22nd June 2013 and recording started at 6.00pm approximately. This focus group consisted of six male third level students aged between nineteen and twenty two years. The focus group discussion took place at the authors home in the half hexagonal shaped conservatory, measuring 5.5 metres by 4.25 metres at the widest points. Three of the six windows were open and the sound of the water from the pump in the fish pond outside could be heard in the background. This also helped with the relaxed mood. It was a dull but warm evening. The MP3 recorder was placed on top of a solid cast iron wood burning stove which was to the right of the television. Everyone sat on a kitchen table chair (with the exception of the author who sat on a small foot stool) in a semicircle around the television. The author introduced the research question to the focus group and it was also prominently displayed on the flat screen of the forty two inch television that was positioned in one of the hexagonal corners of the conservatory. All participants in the focus group introduced themselves as follows:-

- Niall, 19 years old studying Physics in DCU
- Stephen, 21 years old studying Aeronautical Engineering in UL
- Kevin, 19 years old studying Business in DCU
- Cormac, 20 years old studying Actuarial Maths in DCU
- Mark, 21 years old studying Primary Teaching in St Patricks Drumcondra
- Sean, 20 years old studying Secondary Teaching in St Patricks Thurles

The focus group discussion lasted for one hour and fifteen minutes approximately. A barbecue had been arranged inside afterwards for the participants and everyone enjoyed a few beers. On Tuesday 25th June the author realised that there was a problem with the recording of the focus group discussion. One hour fifteen minutes of flatline, as the solid cast iron stove upon which the MP3 player was sitting, had absorbed all of the sound vibration, hence no recording. The author immediately contacted all participants to ensure their availability for a rerun on Saturday 29th June. Everyone was available except Kevin, so the author proceeded to make some notes on what Kevin contributed during the focus group which can be viewed on **Page 2 and 3 of Appendix 2.**

6.2 Successfully Recorded Focus Group Discussion

The focus group discussion was rearranged for Saturday 29th June. It took place on Saturday afternoon 29th June 2013 and recording started at 5.30pm approximately. The focus group discussion took place in the half hexagonal shaped conservatory at the authors home. Three of the six windows were open as it was a lovely sunny afternoon and everyone was in good spirits. The sound of the water from the pump in the fish pond outside could be heard in the background which helped with the relaxed mood. As before the research question was prominently displayed on the flat screen of the television for all to see. Everyone sat on a kitchen table chair (with the exception of myself of course) and everyone enjoyed a beer to help them relax. The MP3 recorder was placed on marble hearth that supported the solid cast iron stove. This focus group consisted of six male and one female

third level students aged between nineteen and twenty four years. This time however Kevin could not attend, so John was recruited in his place. Kate also decided to join the focus group. The author introduced the research question to the focus group as before and all participants introduced themselves.

- Niall, 19 years old studying Physics in DCU
- Kate, 24 years old studying Irish and Maths in NUIM
- Stephen, 21 years old studying Aeronautical Engineering in UL
- Cormac, 20 years old studying Actuarial Maths in DCU
- John (Sean), 21 years old studying Creative Multi Media in DKIT
- Mark, 21 years old studying Primary Teaching in St Patricks Drumcondra
- Sean, 20 years old studying Secondary Teaching in St Patricks Thurles

The focus group discussion had just commenced when the neighbour behind us started his lawnmower. It was an electric lawnmower, not as noisy as a petrol model but audible. Whilst the author was very much aware of the sound of the lawnmover, the students did not appear to pass much remarks of this background noise. The noise lasted for about 15 minutes, on and of and then stopped. The focus group discussion lasted for one hour and eighteen minutes approximately. This time the recording was checked to ensure that it worked. The author did not realise until after the focus group discussion had finished that a number of the participants had recorded the discussion on their smartphones to ensure a successful outcome. A barbecue was arranged for afterwards (outside this time) and a few beers were enjoyed until the small hours.

From an ontological perspective the author adopted an interpretive, subjective viewpoint, taking the position that the best that one can achieve is to get a close approximation, using a qualitative approach, by facilitating a focus group discussion. According to Saunders, Lewis and Thornhill (2009) "Ontology is concerned with the researchers view of the nature of reality". From an axiological point of view the qualitative approach of facilitating a

focus group discussion which is value laden, points to the authors belief in multiple realities. The author considered the focus group more beneficial than interviews as the differing and similar personal views and opinions of the participants drove the discussion whilst the author had to interject infrequently. From an epistemological perspective the qualitative approach of facilitating a focus group discussion was about minimising the distance between opinions. The discussion flowed freely from theme to theme and sometimes back again with very few pauses or silences. The focus group took less time to arrange and conduct and also generated a more relaxed, creative and productive atmosphere. The discussion was more value laden than individual interviews. All the themes chosen for the conceptual model came out of the literature review. The author did not have a theme sheet, but had a copy of the conceptual model to hand. The research question was permanently displayed on the television screen during the focus group discussion. The author did not introduce any of the themes to the discussion at any stage, but ticked them off as they were covered. All the themes were cover in the focus group discussion along with a few more which can be seen in the analysis and so assisted with the evolution of a new conceptual model.

7.0 Limitations

As with all research, this study is not without its limitations. This study is limited by the fact that the author has never carried out qualitative or quantitative research prior to this dissertation and has been out of the educational system since 2003. The study is also limited to one focus group discussion among seven third level college students and as such should not be taken out of context or used as a generalisation of what creates value from the customers perspective in the online gambling industry.

8.0 Analysis

The data transcribed for this dissertation was analysed by the author, using the themes in the proposed conceptual framework as depicted in Section 4.0. These themes came from the literature review and were used to test the conceptual model and validate / invalidate or modify it if needed, so that it could be used for further research in the online gambling industry. The initial analysis took the form of reading the transcript of the focus group discussion a number of times and cleaning it up, ensuring that all terms used and who said what, were clarified and understood by the author. The second phase of the analysis involved the author going through the transcript and **highlighting** what the author considered important and interesting. The author followed this up by highlighting and colour coding words that were coming up repeatedly, using a range of different colours. This was done manually, which then allowed the author to use “Find” in the editing function in Microsoft Word, to highlight and colour code the words in the transcript. This assisted the author in making a list of these coded words, which can be viewed on **Page 1 of Appendix 3**.

Whilst engaged in the word coding process the author began to notice the same or similar phrases coming up throughout the transcript. These similar expressions tied in with some of the themes in the proposed conceptual model. During this process the author also observed some themes which were not represented in the conceptual framework. As a result of this the author decided to adapt the deductive thematic analysis approach to allow for themes which were not represented in the conceptual framework. The author made a list of all themes observed, which can be viewed on **Page 2 of Appendix 3**. This was done by analysing the focus focus group transcript inductively as it would yield a more convincing answer to the authors research aims and objectives. As argued by Bryman (1989) “ The prior specification of a theory tends to be disfavoured because of the possibility of introducing a premature closure on the issues to be investigated as well as the possibility of the theoretical constructs departing excessively from the views of the participants”

8.1 Themes Analysis and Findings

8.1.1 Integrity of Website

(1) Several participants mentioned that trust with online gambling operators was an issue initially, but now people trust online gambling sites. However a few other participants were of the opinion that trust was an issue when it came to playing online casino games like poker, roulette and blackjack. Some participants also aired the view that security online was not an issue.

(2) *John: "I have to say that the first time that I used it (online gambling) I was a bit wary, like putting in your card details but so far it has been pretty secure."*

Niall: "When it (online gambling) came out first people were wary of putting a bet on but now things have changed. people might have been thinking can I trust this website, whereas now everyone is starting to do it."

John: "It is stuff like that I do not trust yet, stuff like online poker, online roulette or online blackjack. I would be looking at them and I would not be putting my money on them. You would be looking at them and who knows how many of the people in the room are actual computers. You could be playing against seven computers."

Cormac: "Like the slot machines, the computerised ones, I was talking to some guy and he makes them for the gambling sites. He told me that the very first two goes have higher odds of making money than the rest. So the best thing to do is play two slots and leave it, and open a different one and play two slots and carry on like that."

Niall: "You set up an account because it is easy, you might not worry about security or things like that. Young people do not worry about security. People can get online whenever they want, wherever they are to put on a bet. So I think that is a big thing with gambling, especially with young people who are up to date with all the latest technology."

John: "That is it, we grew up with all this technology."

(3) This type of verbatim captures how students feel about the issues of trust and security online. Some of the participants feel that attitudes have changed towards online gambling since it's initial introduction, particularly among young people, who are familiar with and trust the latest technology. There appear to be certain online games that students are wary of playing and do not trust. Cormac is a third year actuarial student and he had previously discussed online slots with another actuarial student, who worked for a designer of online slots.

8.1.2 Responsiveness of Website

(1) Some participants compared online gambling with land based sites and the ability to instantly access online gambling sites at any time, day or night, during a football match or at the commencement of a race and place a bet instantaneously without queueing or having to race to the bookmakers. Depending on size of bet placed the stream comes up automatically allowing the patron to watch the horse race or match live.

(2) *John: "That is the big thing where Cheltenham is on and there is a lot of people in the bookies and you are trying to get up to the counter to place a bet on, by the time you get up the odds have dropped and in some instances the race might be over. You would be racing to get up from college or work to the bookies for the race, whereas you can do it online while at work or college. You are not queueing up and you get the odds that are there on the spot."*

Mark: "Online you can bet at night time or anytime you want."

Niall: "The bookies online never closes."

Cormac: "You can do it on your way to work on the bus. The good thing is that once you put a bet on of over €1 or €1.50 the stream comes up for you so that you can actually watch the horse race or watch the match."

Niall: "Online it is so much easier to put on an accumulator or a double."

(3) Students find the availability and responsiveness of online gambling sites appealing as it allows them to place bets at any time, anywhere without having to visit a bookmakers and it also allows them to watch live coverage of the event.

8.1.3 Fairness

(1) Some participants perceptions of fairness differ but the majority of participants consider fairness to be the responsibility of the individual who is gambling online.

(2) *John: "It is completely fair, it is the individuals decision to put the money on or not."*

Sean: "We were saying last week was it fair but realistically you are the one that is doing it."

Niall: "When it comes to fairness you cannot decide whether it is fair or not, when you decide to put the bet on yourself."

Mark: "With Cash In and Cash Out it is fair enough in that you can Cash Out whenever you want. This is one plus in fairness."

(3) From the above verbatim it can be seen that the participants consider fairness to be the responsibility of the individual and not the responsibility of the online gambling operator.

8.1.4 Reliability of Website

(1) The reliability of the online gambling operators website did not come up in the focus group discussion. However an analysis of the online gambling operators names mentioned by most participants in the focus group discussion does point to the use of well established online gambling operator websites.

(2) *The name Paddy Power was mention six times during the discussion, with Betfair and Boyle Sports being mentioned twice. Paddy Power was mentioned by Niall twice and Sean, Mark, Cormac and John once. Betfair was mentioned by Sean and Cormac once and Boyle Sports was mentioned by Sean and John once.*

(3) The online gambling operators mentioned by the participants during the focus group are well established organisations, with Paddy Power and Boyle Sports operating bricks and mortar outlets in Ireland and the UK. This attests to the reliability as online gambling operators which appears to be valued by the participants.

8.1.5 Privacy

(1) Whilst the words “private” and “privacy” were only mentioned four times by the participants a number of references to privacy were also alluded to by most of the participants during the focus group discussion.

(2) Kevin indicated during the initial focus group discussion that online gambling did not carry the same negative connotation as going into or being seen in a bookmakers. He felt that online gambling gives young people anonymity and protects them from getting a bad name.

Mark: “That is just down to privacy again isin’t it, because you know that you can do it and no one is going to know.”

Sean: “Whereas when you go into a bookies it is more of a social thing and you lose money people will know about it, but online no one knows.”

Cormac: “And it is all private what you win as well.”

Niall: “And people do not even know that you are betting at all.”

Niall: “If you went in and said I think that United are going to win in 100 odd years they would think that you are mad. If you could do it online no one would know.”

Mark: “You would not even have to tell anyone like.”

Niall: "Nobody knows about it because it is private. The privacy of your own house as well, not only does anyone not know about it, you do not even have to go anywhere to do it, you just do in your own sitting room."

(3) The above extracts from the transcript point to the fact that the participants value their privacy whilst gambling online.

8.1.6 Social Interaction Online

(1) The word "online" was mentioned a total of one hundred and sixteen times during the focus group discussion. The word "online" is a relatively new word and is defined as an adjective "attached to or available through a central computer or computer network", or adverb "while connected to a central computer or computer network". The words "Facebook", "Twitter" and "YouTube" appeared twenty times in total in the transcript and it is suggested by most of the participants that online social interaction influences students gambling behaviour.

(2) From the initial focus group discussion Kevin had indicated that he felt that there was very little control on advertising for online gambling on social websites.

Mark: Cash Out "just keeps you online. Once you stay online there is more of a chance that you will make more bets."

Sean: "Just like betting on a coin toss, whether it will be heads or tails. If you go up to the bookies you are only going to look a fool saying that you want to put a bet on heads. Online it is acceptable."

John: "You do not have to deal with writing a docket or going up to the counter. Like my own handwriting is pretty illegible, but online you just click and you are done."

Niall: "Advertising online on Facebook and YouTube, they all have adverts coming up for Paddy Power every day and you see people talking about it on Facebook and Twitter everyday."

Cormac : “Whenever you are on YouTube it always comes up with adverts for Betfair.”

Sean: “Actually on Facebook they have advertisements for Tipster sites saying that you can get so much money for this bet.”

Niall: “Tips as well is a big thing isin’t it, especially among young people. Where they just go on Facebook and spread it around and then everyone starts putting on the same bets.”

Mark: “If you stay online you can be on Facebook at the same time and talk to people about bets and it actually leads on from that.”

Stephen: “There was one night during the season when bookmakers made over a million because so many people backed Barcelona to win against Celtic and they lost.” Mark: “I remember that time because I know lots of people who had accumulators on and it messed them up and you could see it all on Facebook.”

Sean: “There is a social pressure sometimes, especially among college students on Facebook or Twitter.”

Stephen: “Myself and John were on Facebook a few years back and some lads were on it and they would not watch football that much but they were much more interested as there was money at stake.”

Niall: “There is nothing to stop anyone going online and gambling and it encourages young people to go online. Young people these days on Facebook, Bebo, YouTube and everything they see on these social networks about Paddy Power is all encouraging. It is nearly like it is a good thing to bet. It is a chance to win a lot of money so younger people nearly think that it is good to win money.”

(3) It can be clearly seen from the interaction above between the participants, that they believe that influences from being online on social networks encourages students gambling behaviour.

8.1.7 Social Interaction Offline

(1) The word “offline” did not appear anywhere in the transcript, however it was implied by some participants that offline social interaction plays its part in online gambling.

(2) *Cormac: “A few months ago in the pub with John, a friend of mine and I put money on Walcott to score last in the last 20 minutes. He ended up scoring last and I got €50. When I arrived home I took out €25 and put the other €25 on black.” Stephen: “Black?” Cormac: “Yeah, in roulette and I ended up losing it. €25 gone in seconds.”*

John: “I have often been in the pub with the lads and the first goal is scored and the lads would be putting on bets on who will score the next goal and it is in real time. You can bet on the match whenever you want.”

(3) The excerpts above suggest that social interaction offline plays its part in inducing students to partake in online gambling.

8.1.8 Ease of Use

(1) “Accessibility”, “ease of access” and “easy” are words that were used by all the participants, a total of fifteen times in the focus group discussion. Accessibility and ease of use were also alluded to by some participants during the focus group discussion.

(2) *Niall: “Accessibility of online gambling especially to young people is a big contributing factor; as regards smartphones, tablets, Internet access. Anywhere you go there is public wifi. People can get online whenever they want, wherever they are to put on a bet. So I think that is a big thing with gambling especially with young people, who are up to date with all the latest technology.”*

Cormac: “Setting up an account, it is very easy to do.”

Kate: “Once you have the app on your phone it is very easy to place a bet.”

Cormac: "Once you sign up your card information it is there all the time, you do not have to keep signing in your card number. All you need is your username and password and you are sorted."

John: "It is pretty easy to get into, you can do it from home. You do not have to go down to the bookies."

John: "Online you just click and you are done."

Niall: "The website does all the work for you. It tells you exactly how much you are going to win, there is no thinking involved. All that you see is just the prize money in front of you."

Mark: "That favours students as well as it is the easier option. It is the easy way out especially when it comes to maths."

Niall: "Everything is online, whether you want tips or you want to bet or to talk to someone about betting, everything is online. Everything you can do is online, you do not even have to leave your room, you can just go on your phone and just start the process, get a tip of someone, put a bet on, transfer money."

Mark: "Online you can bet at night time or anytime you want."

Mark: "There is nothing to stop young people betting online."

Stephen: "Yeah it is all because it is so accessable and easy to do."

Stephen: "It is just so available everywhere, online sports and roulette and cards.."

John: "The accessability and the ease of doing it is just.....that is what it is all about, the online. If they made it anyway complicated people would just drop out."

(3) Most of the participants make it quite clear in their comments above, that accessibility of online gambling, due to its ubiquitous nature facilitated by the internet and the availability of technology, contribute greatly to its ease of use. The references "*that is what it is all about, the online*", "*If they made it anyway complicated people would just drop out*", "*It is just so available everywhere*", "*you can just go on your phone and just start the process*" and "*All you need is your username and password and you are*

sorted”, indicate that accessibility and ease of use is greatly valued by most participants.

8.1.9 Entertainment Value

(1) Entertainment value was not referred to by any of the participants in the focus group, however the following list of words and phrases indicate certain elements of pleasure that have been enjoyed by the participants; “attractiveness”, “relief from boredom”, “the buzz of getting the win”, “competition”, “something to help you wind down”, “distraction from reality”, “interesting side of betting online”, “the good thing”, “access to the amount of sports and games”

(2) *Sean: “It is especially attractive to students at college when they are bored or have left a lecture.”*

John: “When you are bored at home sure why not.”

Cormac: “I do not really follow football but if I have a bet on it is more interesting and also it is live betting where there is 30 minutes left and you put a bet on this guy to score next.”

Mark: “When you have exams and assignments and the stress signals they are here and you need something to help you wind down a bit.”

John: “It is a distraction, a distraction from reality, it gets you out of the whole situation whatever you are in.”

Sean: “The interesting side of betting online is where a match might be in the 85th minute and you want to place a bet.”

Cormac: “The good thing is that once you put a bet on of over €1 or €1.50 the stream comes up for you so that you can actually watch the horse race or watch the match.”

John: “The access to the amount of sports and games that they give you, like is unbelievable.”

(3) It is evident from the above quotes that the participants derive different levels of entertainment value from their participation in online gambling. In

a study carried out by McBride (2006) it was reported that young people between the ages of twelve and twenty four portrayed gambling online as a way to relieve boredom and to generate excitement.

8.1.10 Game Levels

Game levels were never mentioned nor alluded to in the focus group discussion. This possibly reflects the lack of appeal to these particular participants of online gambling, where certain levels of skill and active participation are required. However this should not be used as a generalisation that all participants of online gambling do not appreciate games requiring certain levels of skill and active participation.

8.1.11 New and Novel Games

The topic of new and novel games was not even given a casual reference in the focus group discussion. However, this should not be used as a generalisation seeing that Woodruff and Gregory (2005) reported that internet gamblers were more “likely to experiment”, “likely to try new products and ideas”, and “liked variety” appreciably more than non-internet gamblers.

8.1.12 Variety of products

(1) The words “variety” or “variety of products” were not specifically held up for appraisal by any of the participants during the focus group discussion. Nevertheless, there are indications that most participants have given consideration to the variety of betting options and products available online.

(2) *Sean: “They make more bets out of everything now.”*

Cormac: “The amount of bets that you can actually make now compared to what it was, it is just crazy.”

Stephen: "There are all the bets that you do not know exist, until you go online."

John: "You go into the bookies you place a bet win or lose, or the score, but when you go online you look at and can predict every goal scorer on each team."

Sean: "In the bookies you might see one poster giving the odds for a particular event. When you go online it is all highlighted as well and you see lots of special bets on one page alone."

Niall: "There is something for everyone, no matter what you want to bet on there is something there. Even if you are not into sport or even into music, there is something to do on these sites where you can spend your money."

John: "The access to the amount of sports and games that they give you, like is unbelievable."

(3) The responses above in relation to the variety of betting options and products available online points to the awareness and possible use by most participants of more than one form of online gambling. The indications are by the references "*compared to what it was, it is just crazy*", "*all the bets that you do not know exist, until you go online*", "*you see lots of special bets on one page*", "*something for everyone*" and "*like is unbelievable*" that some participants enjoy the availability of variety on online gambling websites. Woodruff and Gregory (2005) reported that internet gamblers "*liked variety*" appreciably more than non-internet gamblers.

8.1.13 Virtual Money and Virtual Realities

(1) The comparison between cash and virtual money online was mentioned by most of the participants during the focus group discussion. Although not included as part of the conceptual model the words "virtual money" were referred to ten times during the focus group discussion, whilst the combination of words "virtual worlds/sports/football/games" were referred seven times. The author believes that to ignore these references could possibly lead to bias; as argued by Bryman (1989) "introducing a premature

closure on the issues to be investigated as well as the possibility of the theoretical constructs departing excessively from the views of the participants”

(2) From the first focus group discussion Kevin was of the opinion that young people playing online on Playstation and xBox and the use of virtual credits and chips contributed to online gambling. He thought that young people view money in their online accounts as virtual money and as such would not value it as much as cash.

Mark: “...because it is online, you can see the money that is there in the account and it is there for betting, that what the account is for. It is not like cash in your hand.”

Cormac: “I never get to see the cash so it is never a problem.”

John: “That is it. It never actually leaves your hand. That is the big thing.”

Cormac: “It is in your online account so it is virtual money.”

Kate: “Yeah, it feels like virtual money. It is like using your credit card”

John: “Not appreciating the value of it when it is not in your hand.”

Stephen: “Yeah it is just virtual money.”

Cormac: “Another thing is virtual betting, like when you are betting you cannot see the money, it develops from when you are younger and on the computer and playing computer games. There was always Roulette and Texas Hold Em on Game.net or websites for games. There was no money but it was like virtual money and again it did not feel like you were wasting money just like now.”

John: “When it started of they were all free ones, it was just chips not money. That is why in casinos they use chips and not money because you do not think about it as money. Online it is even less like money.”

John: “We are going into a whole virtual money thing anyway. I know a lot of people who would never have cash. They just have their bank card.”

Sean: “You cannot physically see it, it is just a figure.”

John: “That is the biggest thing for me, the fact that I do not have it in my hand.”

Niall: *“The way that the money is not in your bank account it is virtual. When we used to play Monopoly it was virtual money but it was paper but you would take care of it. You could see it physically in front of you and that was considered virtual money. But online virtual money it is not physical.”*

Niall: *“Everything is changing and peoples mindsets are changing. In Monopoly you would think about what you are doing when buying a hotel. That was virtual money then but when you are online that is virtual money now. People are not taking care of it because it is not physical. They are just throwing it away.”*

Niall: *“You do not value it and that is just it. Unless you have it in your hand you do not value it. You do not think about it, it is just a figure and that is just it.”*

Mark: *“Especially when you are getting paid into the bank as well. You do not actually see the money at all, it is just put into your account. Then you transfer it to your gambling account. You do not even take it out.”*

Niall: *“And the virtual sport as well you are betting against the computer, so you are just betting on nothing.”*

Cormac: *“Virtual worlds, yeah, an experience.”*

John: *“It is a distraction, a distraction from reality, it gets you out of the whole situation whatever you are in.”*

Niall: *“Everyone is brought up now to be online or playing virtual games.”*

John: *“We are going into a real virtual society, everything is online now.”*

(3) From the above excerpts there appears to be a sudden realization for some participants that the money in their online accounts is virtual money and as such for them does not hold the same value as cash in hand. *“That is it. It never actually leaves your hand. That is the big thing.”*, *“Yeah, it feels like virtual money”*, *“Yeah it is just virtual money.”* McCormack and Griffiths (2010) reported that the reduced realism of gambling online was due to the use of electronic money which resulted in the perception that it was more easily parted with than cash. One participant refers to online gambling as *“..a distraction from reality..”* which also ties in with McCormack and Griffiths analogy of “reduced realism”.

8.1.14 Marketing, Advertisements, Pop-Ups, texts and emails

(1) Marketing, Advertisements, Pop-Ups, texts and emails were given their fair share of air time during the focus group discussion with the words being mentioned a total of twenty times. They were not included as part of the conceptual model but the author does consider them worthy of analysis as the whole purpose of marketing and advertising is to present a value proposition to the consumer.

(2) From the first focus group discussion Kevin felt that there was very little control on advertising for online gambling on social websites.

Niall: "It is all about targeting people. Online targets young people."

Mark: "Now because it is online you spend more time online and you are exposed to all the marketing online."

Niall: "Young people these days on Facebook, Bebo, YouTube and everything they see on these social networks about Paddy Power is all encouraging, it is nearly like it is a good thing to bet. It is a chance to win a lot of money so younger people nearly think that it is good to win money."

Mark: "There is no negative press about it, there is no negative adds for gambling. As you say it is always in their (bookies) favour, which does not help."

John: "You never see adds about a homeless man, saying QPR – Lost €10k gambling last week and then he is reduced to begging on the streets. You will hear about such and such won €20k."

Stephen: "Not a word about the thousands they lost."

John: "Who knows how much he lost before he won it."

Mark: "It is like the Lotto, you see all the wins over the news. But every week, how much do they spend gambling each week."

Niall: "They send you texts as well and if you like the odds you just put the bet on straight away, you do not even think about it."

John: "The link is in the text, just click on it and you are straight through."

Cormac: "I get emails from Paddy Power once or twice everyday, it is just constant."

Cormac: "Online casino, I was not on it for a month, and they emailed me that if I go online now they would give me a free €5 bet. I got an email saying that we have not seen you in a while, here is a free €5 bet."

Mark: "It is just like auctions online when you are bidding, if you have not fully logged of they just keep popping up in front of you. It is easier than just writing out a slip and you are just drawn into it."

John: "Yeah, that has happened me a number of times where I have won a few quid and when they pop up in front of you."

Stephen: "It is the exact same when you want to watch a football match on a stream and you see all the pop ups coming up and a lot of them are gambling sites enticing you to bet and you become more interested in that than actually watching the match. So you end up watching the match trying to win money instead of watching it to enjoy it."

(3) It is very evident from the above quotations that while most participants recognize that marketing and advertising plays its part in enducing them to visit online gambling sites they also recognize that online gambling advertisements have a deceptive and superficial attractiveness that conceals the whole truth. For some participants the attractiveness and value is in the free bets, higher prices and chance to win money, offered by the online gambling operators.

8.1.15 Football Matches and Sports

(1) Most participants made reference to football matches or sports during the discussion. The words "football", "match", "matches", "sport" and "sports" were mentioned a total of thirty two times during the focus group discussion. Although this was not included as part of the conceptual model the author does consider it worthy of analysis, as football and sports appear to be the main drivers for the participants gambling online.

(2) *John: "You go into the bookies you place a bet win or lose, or the score, but when you go online you look at and can predict every goal scorer on*

each team. You place a bet for one team to be winning at half time and the other team to win the match.”

Niall: “A lot of the time it is just put on the lads that they are betting on football or sports. It is more associated with the lads.”

Cormac: “Yeah just like live odds on an accumulator where there are ten matches all small odds but when you multiply them all together and you get a very good return.”

Cormac: “That match was a money back special, where if you backed Barcelona and Celtic won you would get your money back. I put €20 on Barcelona and I got my money back.”

Sean: “The interesting side of betting online is where a match might be in the 85th minute and you want to place a bet on, there would probably be a queue at the bookies.”

Stephen: “It is the exact same when you want to watch a football match on a stream and you see all the pop ups coming up and a lot of them are gambling sites enticing you to bet and you become more interested in that than actually watching the match. So you end up watching the match trying to win money instead of watching it to enjoy it.”

Mark: “There are people who cannot watch matches unless they have a bet.”

Cormac: “The good thing is that once you put a bet on of over €1 or €1.50 the stream comes up for you so that you can actually watch the horse race or watch the match.”

John: “I have often been in the pub with the lads and the first goal is scored and the lads would be putting on bets on who will score the next goal and it is in real time. You can bet on the match whenever you want.”

John: “Just like with football, throw a few quid on to make it more interesting. That is it I was not even going to do it but I would now put a few quid on some match every week.”

Stephen: “Myself and John were on Facebook a few years back and some lads were on it and they would not watch football that much but they were much more interested as there was money at stake.”

John: "The access to the amount of sports and games that they give you, like is unbelievable. You would be betting on under 20's matches or anything."

(3) From the amount of references to "football", "match", "matches", "sport" and "sports" made in the above extracts, it is very apparent that most of the participants derive a lot of pleasure from placing wagers online on football and sports events. This indicates that access to and availability of wagering online on football and sports in particular, generates value for most of the participants in this research.

9.0 Conclusion

Young people are growing up playing online interactive games, on their own or in groups, with worldwide opponents, with no language barriers, on their Playstations, XBox's, Nintendo Wii's, smartphones and tablets. They are growing up in an environment where they are not averse to taking virtual risk and playing for virtual points or prizes. Young people have carried this disposition into their adult lives where risk taking with virtual currency in a real world has and is becoming a reality. "Access to gaming involves some sort of access to computing technology, and access to gaming that can earn money involves access to a shared, persistent, physical computing environment, specifically a virtual world" (Castronova, 2001a).

Online gambling is no longer a prodigy, however there is a poor understanding of the use, effect and influence of this activity in the context of other gambling behaviour and activities. Due to the ubiquitous nature of online gambling it crosses all boundaries, cultures and ages, and generates value for its participants in different ways. Convenience, accessibility, ease of use, integrity of website, privacy, anonymity, variety of options, virtual realities, excitement and social interaction all play their part in this value creation. It is evident from the research that access to wagering online on

football and sports in particular carries value in the eyes of most of the participants.

Virtual realities were not part of the conceptual model but it is evident to the author that some participants considered these as adding to their perceptions of value in online gambling which is conceivable, *“a distraction from reality, it gets you out of the whole situation whatever you are in”*. This ties in with McCormack and Griffiths (2010) analogy of “reduced realism”. There was a sudden realization nonetheless by some participants, on their perception of funds in their online gambling accounts as virtual money and therefore not attracting the same value as cash in hand. This was not part of the proposed conceptual model and in the eyes of the author does not add value for the customer in online gambling, however the author did consider it important and worthy of analysis.

In the eyes of most of the participants advertising on social networks, particularly the use of pop-ups which have a deceptive and superficial attractiveness, is very effective in enticing young people to transfer to online sites.

The conceptual model proposed by the author could be improved and/or modified to be used as the basis for further research on online gambling.

10.0 Recommendations for further research

The analysis and findings of this study have revealed several areas which future studies may seek to address.

- (1) Funds in accounts belonging to the patrons of online gambling, were perceived by some participants (a sudden realization to others) as “virtual funds” that do not hold the same value as cash in hand. This is disconcerting and worthy of further research. Maybe there is a connection with these perceptions and the recent world financial crisis, where vast amounts of virtual money was generated and simultaneously the real “productive economy consisting of supplies of raw material, man-power based services and finished products saw only modest increases” (Zongwei Luo, 2012). “If virtual worlds

become a large part of the daily life of humans, their development may have an impact on the macroeconomies of Earth” (Castronova, 2003).

- (2) Advertising on social networks, particularly the use of pop-ups (where young people have liked a particular Facebook page), having a deceptive and superficial attractiveness and should be examined in future studies on online gambling as they appear to be very effective in enticing young people to transfer to online sites. Korn (2005) reported that adolescents perceived marketing campaigns for gambling as enjoyable and entertaining, rewarding and life changing and that it is easy to win.

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Appendix 1. Dissertation Focus Group Analysis of Transcript on Online Gambling

General notes of Kevins contribution on Saturday 29th June.

Kevin could not attend so I contacted to other students, John (Sean) and Kate who thankfully obliged.

As Kevin could not attend I made some general notes on his contribution. Kevins contribution was very much around young people playing online on Playstation and xBox and the use of virtual credits and chips. He was of the opinion that this contributed to online gambling, as young people view money in their accounts as virtual money and as such would not value it as much as cash.

Comment [M1]: Theme: Virtual Money and Virtual Realities 8.1.13

Kevin also indicated that online gambling did not carry the same negative connotation as going into or being seen in a bookmakers. Online gambling gives young people anonymity and protects them from getting a bad name. Kevin also indicated that he felt that there was very little control on advertising for online gambling on social websites.

Comment [M2]: Theme: Privacy 8.1.5

Comment [M3]: Theme: Marketing, Advertisements, Pop-Ups, texts and emails 8.1.14

Comment [M4]: Theme: Social Interaction online 8.1.6

Recording of Saturday 29th June.

This is Pat McCabe and I am just recording the focus group for my dissertation.

The topic is “What is it about online gambling that creates value from the customers perspective?”

Niall, 19 years old studying Physics in DCU

Kate, 24 years old studying Irish and Maths in NUIM

Stephen, 21 years old studying Aeronautical Engineering in UL

Cormac, 20 years old studying Actuarial Maths in DCU

John (Sean), 21 years old studying Creative Multi Media in DKIT

Martin, 21 years old studying Primary Teaching in St Patricks Drumcondrath

Sean, 20 years old studying Secondary Teaching in St Patricks Thurles

Niall: **Accessability** of **online gambling** especially to **young people** is a big contributing factor; **as regards smartphones, tablets, Internet access**. Anywhere you go there is **public wifi**. **People can get online whenever they want, where ever they are to put on a bet**. So I think that is a big thing with gambling especially with **young people, who are up to date with all the latest technology**, whereas older people may not know how to use it, or may not have the **technology** available.

Comment [M5]: Theme: Ease of use 8.1.8

Cormac: **Setting up an account, it is very easy to do**.

Comment [M6]: Theme: Ease of use 8.1.8

Kate: Once you have the app on your phone it is very **easy to place a bet**.

Comment [M7]: Theme: Ease of use 8.1.8

John: It is pretty **easy** to get into, **you can do it from home**. **You do not have to go down to the bookies**.

Comment [M8]: Theme: Ease of use 8.1.8

Kate: There is no paper anymore, **it is all on your phone**.

John: You are not stuck in a bookies all day. **You do not have to work out the odds yourself**. **You can do it online, you can decide to bet 3 or 4 euro and it will do the maths for you**.

Sean : You can go of and do your own thing and come back later and look up the results. **It is especially attractive to students at college when they are bored** or have left a lecture.

Comment [M9]: Theme: Entertainment value 8.1.9

Niall : **Students** are on line a lot more than other people, with **Facebook etc.**.

Kate : Procrastinating instead of studying. **Visiting Facebook** and gambling sites.

Niall : Students be online a lot more than elderly people, so they would be more prone to going onto these sites and with all the advertising online on Facebook and UTube, they all have adverts coming up for Paddy Power every day and you see people talking about it on Facebook and Twitter everyday.

Comment [M10]: Theme: Reliability of website 8.1.4

Comment [M11]: Theme: Social interaction online 8.1.6

Sean : It is just competition online. You have Facebook showing you adverts for Paddy Power, Betfair, Boyle Sports etc.,

Comment [M12]: Theme: Reliability of website 8.1.4

Cormac : Whenever you are on YouTube it always comes up with adverts for Betfair.

Comment [M13]: Theme: social interaction online 8.1.6

Comment [M14]: Theme: Reliability of website 8.1.4

Sean : Actually on Facebook they have advertisements for Tipster sites saying that you can get so much money for this bet.

Comment [M15]: Theme: social interaction online 8.1.6

Mark : Whenever you are in Dublin at bus stops you can see adverts for Paddy Power and others promoting online gambling.

Comment [M16]: Theme: Reliability of website 8.1.4

John : Some of the betting sites give you a free bet if you sign up, such as €5. Or if you bet online that they will give you better odds. You do not have to deal with writing a docket or going up to the counter. Like my own handwriting is pretty illegible, but online you just click and you are done.

Comment [M17]: Theme: Social interaction online 8.1.6

Comment [M18]: Theme: Ease of use 8.1.8

Niall : The website does all the work for you. It tells you exactly how much you are going to win, there is no thinking involved. All that you see is just the prize money in front of you.

Comment [M19]: Theme: Ease of use 8.1.8

Mark : That favours students as well as it is the easier option. It is the easy way out especially when it comes to maths.

Comment [M20]: Theme: Ease of use 8.1.8

Cormac : Once you sign up your card information it is there all the time, you do not have to keep signing in your card number. All you need is your username and password and you are sorted.

Comment [M21]: Theme: Ease of use 8.1.8

Mark : It is just the transparency as well, because it is **online**, you can see the money that is there in the account and it is there for betting, that is what the account is for. It is not like cash in your hand.

Comment [M22]: Theme: Virtual money and virtual realities 8.1.13

John : I have to say that the first time that I used it I was a **bit wary**, like putting in your **card details** but **so far it has been pretty secure**. They could try to rob me but there is nothing there for them to take.

Comment [M23]: Theme: Integrity of website 8.1.1

Sean : It takes **three days for any money to show up in your bank account when you transfer any winnings** therefore you are **more likely to keep the money in your account and use it up**. Especially **if you only have a few euro left you tend to gamble it whether you know anything about the sport or not**.

Cormac : That is one of the bad things about it, that the bank knows how much you have transferred back into your account. If you end up winning €15k or €20k the bank knows how much you have transferred into your account so they end up contacting you asking you to invest in one of their products.

Beep from the CO2 alarm.

Mark : It is just **like auctions online** when you are bidding, if you have not fully logged of they just keep **popping up in front of you**. It is **easier than just writing out a slip** and you are just **drawn into it**.

Comment [M24]: Theme: Marketing, Advertisements, Pop-Ups, texts and emails 8.1.14

John: Yeah, that has happened me a number of times where I have won a few quid and when they **pop up in front of you**, I'd say or **sure I will put a few quid on this one**.

Comment [M25]: Theme: Marketing, Advertisements, Pop-Ups, texts and emails 8.1.14

Niall: You also just be **thinking about what you are going to win**. Like if you put on €3 you could win €10k. You are **not thinking well I am going to lose** €3, you are thinking about what you are going to win and **after a while it all just adds up**.

John: That is the **problem, it just adds up**. You look out there and you are doing the big odds and you are thinking that it might come up and

it is only €2 or €3, but a couple of weeks down the line it all adds up to €300 or €400.

Beep from the CO2 alarm.

Niall: That is the thing, it is like a habit, an addiction. You might go online everyweek and you put on a bet on some sport that you like and then you put on bets on different things. When you go online there is such a choice and they are just in your face. Even though you do not know who it is you think well that is good odds and you put a bet on that.

John: That is the thing. It used to be that if I was in the pub I would go across the road and put on 1 or 2 bets and then come back in an hour or so if the bet came of. Now it is like sure I am siting at home having a drink so I go online and I do a few bets. When you are bored at home sure why not.

Sean: It is something to do.

Beep from the CO2 alarm.

Niall: You are just passing the time doing it.

Cormac: When you are in the pub it gets more interesting when you are watching football. I do not really follow football but if I have a bet on it is more interesting and also it is live beting where there is 30 minutes left and you put a bet on this guy to score next. It pays for a few extra drinks.

John: Yeah, Paddy Power now lets you cash out.

Mark: That just keeps you online. Once you stay online there is more of a chance that you will make more bets while you are there. It is actually genius when you think about it.

Sean: They make more bets out of everything now. Before this you would just bet before the game and that would be that. Just like

Comment [M26]: Theme: Entertainment value 8.1.9

Comment [M27]: Theme: Entertainment value 8.1.9

Comment [M28]: Theme: Reliability of website 8.1.4

Comment [M29]: Theme: Social interaction online 8.1.6

Comment [M30]: Theme: Variety of products 8.1.12

betting on a coin toss, betting whether it will be heads or tails. If you go up to the bookies you are only going to look a fool saying that you want to put a bet on heads. Online it is acceptable.

Comment [M31]: Theme: Social interaction online 8.1.6

Laughter among the group

Cormac: The amount of bets that you can actually make now compared to what it was, it is just crazy.

Comment [M32]: Theme: Variety of products 8.1.12

Stephen: There are all the bets that you do not know exist, until you go online.

Comment [M33]: Theme: Variety of products 8.1.12

John: You go into the bookies you place a bet win or lose, or the score, but when you go online you look at and can predict every goal scorer on each team. You place a bet for one team to be winning at half time and the other team to win the match.

Comment [M34]: Theme: Variety of products 8.1.12

Comment [M35]: Theme: Football Matches and Sports 8.1.15

Cormac: Yeah. Or to score between the 60th and 70th minute.

Stephen: Yeah, instead of just ignoring it.

Mark: That is just down to privacy again isn't it, because you know that you can do it and no one is going to know.

Comment [M36]: Theme: Privacy 8.1.5

Sean: Whereas when you go into a bookies it is more of a social thing and you lose money people will know about it, but online no one knows.

Comment [M37]: Theme: Privacy 8.1.5

Cormac: And it all private what you win as well.

Comment [M38]: Theme: Privacy 8.1.5

Niall: And people do not even know that you are betting at all. There are six lads here and one girl, I do not know if it is just lads that are betting more. You do not even know if women are even betting and they probably are among students. A lot of the time it is just put on the lads that they are betting on football or sports. It is more associated with the lads.

Comment [M39]: Theme: Privacy 8.1.5

Comment [M40]: Theme: Football Matches and Sports 8.1.15

Cormac: With girls they could be betting on X Factor and things like that.

John: What I notice at home is like my mother and father would ask am I betting and then they would ask me to put on a bet of €2 or €3 for them.

Lawnmower still in background.

Sean: In the bookies you might see one poster giving the odds for a particular event. When you go online it is all highlighted as well and you see lots of special bets on one page alone.

Comment [M41]: Theme: Variety of products 8.1.12

Cormac: And you only back the specials online.

Stephen: Yeah I would stay with specials.

Sean: There is only so much that the bookies can do.

Niall: It is all about the odds online as well, it is not about the team really. You can go online and you do not know who you are betting on, you do not know what it is, you just look at the odds and you click your buttons and you see how much it is going to be and you could win. You just put a bet purely on the amount of money that you could win. You might not even know anything about the sport or the topic or event.

Cormac: Yeah just like live odds on an accumulator where there are ten matches all small odds but when you multiply them all together and you get a very good return.

Comment [M42]: Theme: Football Matches and Sports 8.1.15

Niall: You might not even know anything about football, you might not even know that you are betting on football, you are just betting on the odds.

Mark: That is just like, I know a chap he was out for the day and he was stuck for money so he decided to bet on Wimbledon. He knows absolutely nothing about tennis, he was just betting on his friends

tips, but his friend knows nothing about tennis either. So it did not pay off in the end. That just says it all.

Sean: Especially where **students** are going on a night out and they **consider gambling as a way of getting some income, to get a bit of money together** and that is me sorted for the night.

Mark: I asked him was he **going out tonight** and he said that he would **tell me after the bet. If this comes off** I will be out.

Cormac: I was at Tenacious D last year and I only had €30 for the night, so **I put €5 on an accumulator and got €65 back. Covered all night anyway**, it was a good night, I enjoyed it.

John: You think like that **if the bet comes up then that is a free night out**.

Cormac: The **cost of the bet is only one drink**, so if you lose it is only one drink less. Whereas **if it comes up you can afford another ten**.

Niall: A lot of times **students** might not have the **money to go out**. They might only have €5 and that is it. So they **gamble the money and it pays for the night out if the bet comes up**.

Stephen: So it is just desperation where **people gamble just to get a quick fix**.

Sean: People do it **instead of getting a job**, because it is so difficult to get a job. So as Cormac said you would **throw on a few quid and see what happens**.

Mark: **People who do not have a job** and are at home all day would **turn to gambling** and as **they just spend the whole day online**. They are not doing anything else. They **just pass the day online**.

John: Originally with the **online** betting when it started first, I know people that would put the bet through after the goal was scored and the site would not be updated until after the event so they would be

up that €5 or €10. These people could make €100 over the weekend, plus they would be collecting their **social** welfare as well.

Lawnmower noise still in background.

Cormac: Even leaving out **sports**, there is **live roulette.net now**. People are actually doing it, it is not really tipped or anything like that, it is **actually live roulette** so they are not actually cheating us out of it. Which is **probably addictive**. It nearly **helps with studying sometimes**, I would just **read this page** and then I would **do one roulette**, **read the next page** and **do the next roulette**.

John: It is stuff like that **I do not trust** yet, stuff like **online poker**, **online roulette** or **online blackjack**. I would be looking at them and **I would not be putting my money on them**.

Cormac: But now they have **actual live videos of it** (Roulette). It not just like patronize.

John: Ah well that **puts a different spin on things**, **compared to the animated, computer generated ones**, you would be looking at them and who knows how many of the people in the room are actual computers. You could be playing against seven computers.

Cormac: Like the **slot machines, the computerised ones**, I was talking to some guy, and he makes them for the gambling sites. He told me that **the very first two goes have higher odds of making money than the rest**, so that the odds drop. So when you first and you win €5 at the start you keep at it so it **keeps you addicted to it**. So the best thing to do is to **play two slots and leave it and open a different one and play two slots and carry on like that** to make money out of it. Because **the odds are higher**.

Niall: And the **virtual sport** as well you are betting against the computer, so you are just betting on nothing.

Cormac: **Virtual worlds**, yeah, an experience.

Comment [M43]: Theme: Integrity of website 8.1.1

Comment [M44]: Theme: Integrity of website 8.1.1

Comment [M45]: Theme: Virtual money and virtual realities 8.1.13

Comment [M46]: Theme: Virtual money and virtual realities 8.1.13

John: Just like walking into Funtasia where they have the little plastic horses and you put money on them.

Mark: Then there is the other one in Funtasia where you drop the coin in and it knocks the other coins down, they have it fixed like.

Stephen: It is just so available everywhere, online sports and roulette and cards.

Comment [M47]: Theme: Ease of use 8.1.8

Kate: There seems to be a new site every week, one appeared for downloads for Wimbledon.

Niall: There is something for everyone, no matter what you want to bet on there is something there. Even if you are not into sport or even into music, there is something to do on these sites where you can spend your money.

Comment [M48]: Theme: Variety of products 8.1.12

Cormac: A few months they were betting on the Pope as well. The odds for the actual Pope now was 40/1 or something like that. Crazy odds.

Niall: In saying that you did not even know anything about the priesthood or Pope's or anything like that.

John: Did you ever think would they be disqualified for betting on themselves.

Mark: Didn't they have a bet like Dougal Maguire would be the new Pope at some stage.

Sean: Yeah, it's stupid.

John: Yeah people with a few jars on them would come home and put a few bob on just for the joke like.

Cormac: Yeah a guy I know, he was talking to a nun and she told him to put a bet on the new Pope and he ends up winning €250 or some amount like that. Crazy.

John: I did not think that nuns would be the people for tips.

Niall: Tips as well is a big thing isn't it, especially among young people. Where they just go on Facebook and spread it around and then everyone starts putting on the same bets.

Comment [M49]: Theme: Social interaction online 8.1.6

Sean: The thing is, that is not really reliable either. So if I was to set up a website and say just throw money on this?

Mark: Yeah but when you see someone putting tips up, saying put money on this and you go looking up the website and look at the odds and I'd say sure, I will just put some money on this.

John: That is a whole racket as well, they do that just to drop the odds. The more people that are betting the lower the odds will go, and they do that to raise the odds on another horse and they bet on that horse themselves, they put huge money on it. It's a huge racket.

Niall: Everything is online, whether you want tips or you want to bet or to talk to someone about betting, everything is online. Everything you can do is online, you do not even have to leave your room, you can just go on your phone and just start the process, get a tip of someone, put a bet on, transfer money.

Comment [M50]: Theme: Ease of use 8.1.8

Cormac: You will find that for horse racing all the info that you need is online anyway.

Mark: Young people are more lenient kind of way when they are betting the money they just throw it away. It's "Ah sure I'll get it back sometime"

John: As Cormac siad, all the information that you can find out online, I've seen where you can find where the horse has won, the day of the week that the horse has won, if he won then how has he run in the rain.

Cormac: Whether it was hard ground or soft ground.

John: Or if it was a little bit foggy the last day that he ran. Everything, it has it all.

Stephen: There is no limitations to it, like with young people they always win, they just copy one another, they are at one persons house, say fifteen of them and they say to a friend and easily persuade them, it is just like a cyclone, it goes round and round.

Sean: It is a social thing as well. It is the buzz of getting the win and tell all your friends, you know.

Niall: It's competition for some people, they only tell you when they win and you never hear when they lose.

Mark: Especially at Cheltenham or somewhere like that. When they say, I got this so much money and someone else tries to beat them. That just encourages bigger bets and bigger odds.

Niall: My experience is that it is always young people that are in competition with each other saying who can win the most or who can win what. Especially if you hear of a friend winning a bet and then you decide to put on a bet and more and more people get roped into it.

John: It is like that I cannot have this lad doing better than me.

Mark: That is the problem, especially online it is so much easier to become addicted to it, because you are not actually going to the effort of going somewhere so there is less conscience.

Niall: You are always exposed to it online, like most young people are online every day of the week.

Mark: Yeah, if you had to make the effort to go down to the bookies you would soon realise, "shit I better stop here".

John: It is like gambling at poker and you are thinking I cannot let that lad beat me. It is not that they are addicted to gambling, more

like they are addicted to winning. And they just keep constantly going and going because there is buy backs in that. You are never actually out of the game you can always buy yourself back.

Niall: It is like an addiction nearly, like you are addicted to winning. To some lads it is an addiction going online, it is as bad as smoking, lads use it to relax. They get home and they cannot wait to sit down and put on a bet. It is just as bad as alcohol, like lads using drink to relax, smoking to relax. It is all an addiction it is the same thing.

Stephen: You hear time and time again people go on Facebook to do one thing and they are on it for hours and hours. It is the same thing that applies to gambling, you put one bet on and you see something else and bet on that and then they are on it for ages.

Mark: When you have exams and assignments and the stress signals, they are here and you need something to help you wind down a bit.

Comment [M51]: Theme: Entertainment value 8.1.9

Sean: There is the addiction side of things and there is the other side where I am doing nothing as well.

John: It is a distraction, a distraction from reality, it gets you out of the whole situation whatever you are in. It is the thought that I could be up a couple of hundred euro, this time tomorrow I could be a millionaire.

Comment [M52]: Theme: Entertainment value 8.1.9

Comment [M53]: Theme: Virtual money and virtual realities 8.1.13

Mark: Still waiting for tomorrow. Else you would not be here.

All laugh.

Mark: That is unique. Still waiting for tomorrow

Niall: The fact that it is online as well, it is a distraction. No one is heading down the beach like young people. The bookmakers are not a distraction, the fact that it is online and so easy to access, distracts everybody.

Cormac: For the bookmakers it is still a money scheme. No one has to stand in the actual bookmakers. It is saving them money.

John: It is great for them as they are not holding on to balls of cash.

Mark: If you stay online you can be on Facebook at the same time and talk to people about bets and it actually leads on from that. Down the bookmakers it is older people that are down there anyway and you might see a young person in there just standing there on their own with no one to talk to. Whereas online you can do everything else and just chat away.

John: The bookies for years have been doing anything to just try and keep you there the whole time. Now that you are online it is just a matter of sitting with your phone. Whereas before this they started making tea to get you to sit down, anything to keep you from leaving.

Sean: Another amazing option for students as well, you see a lot of students opting for navigation graphics for Moodle and setting up a graphic missile. Plus they always have this set up on the phone instead of going down to the bookies. So Helpful.

Mark: So quick as well. I used to have that.

Cormac: You are able to deposit money and it only takes a second. You just type in your CVN.

Sean: Yeah and you are able to take it out as well. But it encourages you to keep it in.

Cormac: I never get to see the cash so it is never a problem.

John: That is it. It never actually leaves your hand. That is the big thing.

Sean: It is very easy just to hand over fifty quid.

Comment [M54]: Theme: Social interaction online 8.1.6

Comment [M55]: Theme: Virtual money and virtual realities 8.1.13

Comment [M56]: Theme: Virtual money and virtual realities 8.1.13

John: The thoughts of it. It is bad enough giving my mother money but you are giving it to the bookies, strangers and the chances of it coming back are slim.

General laughter.

Mark: It all builds up and before you know it you have no money left at all. €100 is gone and you are borrowing of people, just till I win back this bet. I have a good bet coming up and I know it is going to apy of and I will pay you back.

John: I have got a good tip.

Mark: Or some race is coming up.

Sean: It all builds up but I would say a lot of people do not get trapped either. They keep an eye of what is in their accounts before a bet on or puting in fifty quid. They start again, just start afresh, you know.

John: Some people I know just look on it as just buying money. They think that it is a solid bet, no chance of them losing so they put on loads of money just to win a small amount, say €100 just to win another twenty. They think that they are just buying money. The chances are they are going to lost but it is gambling for a reason.

Niall: They think that it is a safe bet and they end up losing it. I know who won €30 and he went into live bet and there was three minutes left in the game and he put on this €30 and he had a potential to win €50. So he just put that on thinking that he was going to win, but it ended up someone scored a goal so he lost his €30 just as easy as he won it.

Mark: If he had that money in his hand he would probably have been out the door and away.

Niall: Exactly.

John: You were telling that it was 1 to 1000 to win in the tennis.

Stephen: Yeah, Roger Federer.

John: 1 to 1000 to win, and he lost.

Niall: He lost !

Stephen: There was one night during the season when bookmakers made over a million because so many people backed Barcelona to win against Celtic and they lost.

Mark: I remember that time because I know lots of people who had accumulators on and it messed them up and you could see it all on Facebook.

Comment [M57]: Theme: Social interaction online 8.1.6

Cormac: That match was a money back special, where if you backed Barcelona and Celtic won you would get your money back. I put €20 on Barcelona and I got my money back.

Comment [M58]: Theme: Football Matches and Sports 8.1.15

Stephen: No matter how much the bookies had to pay back, they are not losing money. A lot of people think that they are going to out do the bookies but they are going to make profit regardless.

Mark: There are so many of them so they are obviously are making money. There is no bookies struggling.

John: There are 4 Boyle Sports in Drogheda.

Comment [M59]: Theme: Reliability of website 8.1.4

Mark: There are so many of them that you would think that they should be struggling.

Kate: Yeah, especially with the recession.

John: During the recession more people back because there is always a chance that you will make money.

Cormac: When you lose money you always think that I will get my money back, and you just keep putting more money on. It happened

me with roulette, I kept putting €20 on until I was down €120 at one stage. Then I put on another €20 and ended up winning back €250. I was sitting here nearly in tears with Dad and Mum watching a film and I was saying to myself "Don't say anything, don't say anything".

Laughter all round.

Niall: I think that online a lot of people put on accumulators and doubles and triples whereas in the bookies you would normally just put on a single bet. Online it is so much easier to put on an accumulator or a double.

Comment [M60]: Theme: Responsiveness of website 8.1.2

Mark: Students online are more likely to take the risk and the gamble.

Pat: Could we just go back there and develop the part where you hand cash over the counter to the bookies whereas online it is not real money?

Cormac: It is in your online account so it is virtual money.

Comment [M61]: Theme: Virtual money and virtual realities 8.1.13

Kate: Yeah, it feels like virtual money. It is like using your credit card an you know that the money is going but you do not think about it building up or going down until the bill comes in at the end.

Comment [M62]: Theme: Virtual money and virtual realities 8.1.13

John: Not appreciating the value of it when it is not in your hand. When you are holding it in your hand it is cash or a few drinks. You are a lot more wary of it. I would be far more hesitant myself in the bookies than I would be online. The one thing about a credit card is that you do not see that minus.

Comment [M63]: Theme: Virtual money and virtual realities 8.1.13

Niall: It is often with money that you win like that, say when you put in your €10, you think that if I win I will take it out. But when you win or get to €50 you are not thinking that it is €50 cash, you are just thinking it is €50 on the screen and €10 of that is mine and the rest you just keep betting away.

Stephen: Yeah it is just virtual money.

Comment [M64]: Theme: Virtual money and virtual realities 8.1.13

Niall: Whereas if you were handed €50 over the counter you are not going to start splitting it and waste it on stupid bets. You would hold onto it for a few drinks or something.

John: Online you would throw one half of it on something even bigger, thinking well it is nothing to me as I just won it and it is just there, money on the screen.

Cormac: The same thing happened to me there a few months ago in the pub with John, a friend of mine and I put money on Walcott to score last in the last 20 minutes. He ended up scoring last and I got €50. When I arrived home I took out €25 and put the other €25 on black.

Stephen: Black?

Cormac: Yeah, in roulette and I ended up losing it. €25 gone in seconds.

John: John is a bad man, the time AC Milan were beating Barcelona 4 – 1 in the Champions League he tried to get me to put money on AC Milan to go through after beating Barcelona and they lost. John had €40 or €50 on it.

Sean: He also had €20 on Juventus and he won €70 of it and he cashed it out straight away and had a few drinks for the night and he came back the next day and lost €40 or €50. He thought that he knows when to actually cash out and they would just hand over the money. Online if you were €70 in you would be grand.

Cormac: Online you do not get your money for 3 days so he would be thinking what is the point in taking it out now.

John: That is it. Money that you have won you do not mind losing. You won it in a couple of seconds or a couple of minutes.

Comment [M65]: Theme: Social interaction offline 8.1.7

Sean: That is what a lot of people do, say they put €10 in an account and they win money, they take the €10 out and they have broke even at least.

Niall: You always forget what you lose as well. You are betting away winnings and you probably lost €50 the week before. You are always thinking of breaking even on the day.

Mark: That is a mindset, you tend to forget about all that.

Niall: When you start afresh online to bet you think I will go on for an hour to play roulette and break even for this hour. You never think about last week or the last time, you are starting afresh each time.

Cormac: Even if you win €10 an hour it is better than the minimum wage.

Sean: The big bets that are all advertised, they (bookies) are making more money of that than they are losing.

John: The thing that people are led on to them online but you add on something else and end up doing an accumulator as well. Something extra as they are advertising it at 25/1 so you tack that on.

Niall: When you go online there is a social side to it but you are going online to win, whereas in the bookies you could have a cup of tea and a chat. Years ago lads would get together to play cards or put on bets and it would be more of a social thing where it is not that anymore.

Mark: Online you can bet at night time or anytime you want.

Cormac: That is another thing, if you are out at nighttime and you are fairly drunk and you arrive back at the house and turn on your laptop and you end up betting €20 without noticing.

Mark: Nobody goes down to the bookies at 3.00am.

Comment [M66]: Theme: Responsiveness of website 8.1.2

Comment [M67]: Theme: Ease of use 8.1.8

Niall: The bookies online never closes.

Comment [M68]: Theme: Responsiveness of website 8.1.2

Sean: The interesting side of betting online is where a match might be in the 85th minute and you want to place a bet on, there would probably be a queue at the bookies.

Comment [M69]: Theme: Entertainment value 8.1.9

Comment [M70]: Theme: Football Matches and Sports 8.1.15

John: That is the big thing where Cheltenham is on and there is a lot of people in the bookies and you are trying to get up to the counter to place a bet on, by the time you get up the odds have dropped and in some instances the race might be over. You would be racing to get up from college or work to the bookies for the race, whereas you can do it online while at work or college. You are not queueing up and you get the odds that are there on the spot.

Comment [M71]: Theme: Responsiveness of website 8.1.2

Niall: Online it does not take a lot of your time. You put the bet on and just carry on with your normal routine. It does not get in your way whatsoever, you just fit it in with your day. You do not have to spend your time driving to the bookies or queueing.

Cormac: You can do it on your way to work on the bus.

Comment [M72]: Theme: Responsiveness of website 8.1.2

Mark: When you are at college the college would not be near a bookies.

John: If you have the app you would be getting reminders to your phone, or new deals or offers.

Sean: emails actually.

Cormac: I get emails from Paddy Power once or twice everyday, it is just constant.

Comment [M73]: heme: Marketing, Advertisements, Pop-Ups, texts and emails 8.1.14

Comment [M74]: Theme: Reliability of website 8.1.4

John: You just get constant reminders, best offers online and you just think "Why not". If you are sitting there and you know that you have the money in your account, you would not be giving it your full attention but you would just go for it.

Sean: If you have €2 in your account you are going to spend it instead of just cashing that €2.

John: If you are not full concentrating on it and you are on Facebook or Twitter at the same time.

Sean: Even though it is an app as well.

John: It is only €2 and the odds are good as well, sure why not.

Niall: They send you texts as well and if you like the odds you just put the bet on straight away, you do not even think about it.

John: The link is in the text, just click on it and you are straight through.

Stephen: It is the exact same when you want to watch a football match on a stream and you see all the pop ups coming up and a lot of them are gambling sites enticing you to bet and you become more interested in that than actually watching the match. So you end up watching the match trying to win money instead of watching it to enjoy it.

Mark: There are people who cannot watch matches unless they have a bet.

Cormac: The good thing is that once you put a bet on of over €1 or €1.50 the stream comes up for you so that you can actually watch the horse race or watch the match.

Sean: We were saying last week was it fair, but realistically you are the one that is doing it. There is no one else making you do it. There is a social pressure sometimes, especially among college students on Facebook or Twitter.

John: There is a reason there is so many bookies, they are obviously earning a fortune.

Comment [M75]: Theme: Marketing, Advertisements, Pop-Ups, texts and emails 8.1.14

Comment [M76]: Theme: Marketing, Advertisements, Pop-Ups, texts and emails 8.1.14

Comment [M77]: Theme: Football Matches and Sports 8.1.15

Comment [M78]: Theme: Marketing, Advertisements, Pop-Ups, texts and emails 8.1.14

Comment [M79]: Theme: Football Matches and Sports 8.1.15

Comment [M80]: Theme: Responsiveness of website 8.1.2

Comment [M81]: Theme: Entertainment value 8.1.9

Comment [M82]: Theme: Football Matches and Sports 8.1.15

Comment [M83]: Theme: Fairness 8.1.3

Comment [M84]: Theme: Social interaction online 8.1.6

Sean: They are always strategically placed, you see a pub and two or three doors down you see a bookies. They are not in the middle of nowhere.

John: You would not see one next door to Pennys.

Niall: In relation to **social pressure**, a lot of my friends **bet online** but I do not feel personally under pressure to put on bets. I think that it is a choice that people make themselves. It is not like bullying, no one is being bullied into betting and most people are of an age where they can make their own decisions. When it comes to **fairness** you cannot decide whether it is **fair** or not when you decide to put the bet on yourself.

Comment [M85]: Theme: Fairness
8.1.3

Mark: They do not actually pressure you to put the bet on in that type of way **online** though.

John: It is **completely fair**, it is **the individuals decision** to put the money on or not. You **do not have to go on the site that day**. Some people say no I am not going to bet, I am just going to check, but there **is a reason they are going online** and when **they check the odds** they say, "Ah, I will give it a shot".

Comment [M86]: Theme: Fairness
8.1.3

Cormac: Another thing about **online gambling** is that **all of your betting history is online**, the **last six months is there**. Whereas if you done it in the actual book makers all they give you is a sheet that you are going to throw into the bin afterwards. You can go back and **check online** which ones you won or whatever, which ones you messed up.

Niall: It is all about targeting people. **Online targets young people** whereas the **bookmakers target the older people**.

Comment [M87]: Theme: Marketing, Advertisements, Pop-Ups, texts and emails
8.1.14

Mark: **There is nothing to stop young people betting online**.

Comment [M88]: Theme: Ease of use
8.1.8

Cormac: Whatever you **get the card you are sorted**.

Mark: Younger people are getting it, they are just getting younger and younger.

Sean: College students are reliant on laptops as they need them for their college assignments and things like that so that is their first stop. Whereas the older crowd would be used to heading out to the bookies. That is their thing so they will stick to that culture. College students will stick to the online as that was their introduction.

John: That is it, we grew up with all this technology and when we are all older men we will be sitting on our laptops doing our bets and probably by then there will only be one bookies in the town.

John: Like the day when you used to sit in the pub and walk across the road will be long gone and we will be sitting in the pub on your laptop or whatever we will have by then.

Mark: We will probably be sitting at home more than likely.

Niall: It is always the absolutely useless bets that they advertise, the ones with the big odds always to encourage people to go online. As regards young people going online there is nothing to stop a 13 year old going online and putting on a bet. As regards the bookmakers you might have to be 21 to get inside the door. There is nothing to stop anyone going online and gambling and it encourages young people to go online. Young people these days on Facebook, Bebo, YouTube and everything they see on these social networks about Paddy Power is all encouraging, it is nearly like it is a good thing to bet. It is a chance to win a lot of money so younger people nearly think that it is good to win money and that is how they are brought up. They are not educated in these things, they do not know about gambling.

Mark: There is no negative press about it, there is no negative adds for gambling. As you say it is always in their (bookies) favour, which does not help.

Comment [M89]: Theme: Integrity of website 8.1.1

Comment [M90]: Theme: Social interaction online 8.1.6

Comment [M91]: Theme: Reliability of website 8.1.4

Comment [M92]: Marketing, Advertisements, Pop-Ups, texts and emails 8.1.14

Comment [M93]: Marketing, Advertisements, Pop-Ups, texts and emails 8.1.14

John: You never adds about a homeless man, saying QPR – Lost €10k gambling last week and then he is reduced to begging on the streets. You will hear about such and such won €20k.

Comment [M94]: Marketing, Advertisements, Pop-Ups, texts and emails 8.1.14

Stephen: Not a word about the thousands they lost.

Comment [M95]: Marketing, Advertisements, Pop-Ups, texts and emails 8.1.14

John: Who knows how much he lost before he won it.

Comment [M96]: Marketing, Advertisements, Pop-Ups, texts and emails 8.1.14

Mark: It is like the Lotto, you see all the wins over the news. But every week, how much do they spend gambling each week

Comment [M97]: Marketing, Advertisements, Pop-Ups, texts and emails 8.1.14

Sean: You can bet on the Lotto itself and then you can bet within the Lotto.

Stephen: On what numbers come up.

John: Nearly everybody does the Lotto and its the same as people who have negative connotations with gambling, its casino odds for winning the Lotto.

Mark: The odds are billions.

John: That is for the Euro Millions.

Mark: The Lotto is going to get better because the governments are going to promote it as they need the money.

Sean: Years ago with two less numbers a group of people won the Lotto by covering all the odds, they won €9 million or something like that. So they raised the numbers by two which increased the odds.

Cormac: Another thing is virtual betting, like when you are betting you cannot see the money, it develops from when you are younger and on the computer and playing computer games. There was always Roulette and Texas Hold Em on Game.net or websites for games. There was no money but it was like virtual money and again it did not feel like you were wasting money just like now.

Comment [M98]: Theme: Virtual money and virtual realities 8.1.13

John: When it started of they were all free ones, it was just chips not money. That is why in casinos they use chips and not money because you do not think about it as money. Online it is even less like money.

Comment [M99]: Theme: Virtual money and virtual realities 8.1.13

Mark: Transparency, that is what it is all about. There is nothing there.

John: We are going into a whole virtual money thing anyway. I know a lot of people who would never have cash. They just have their bank card. If they need cash they just go in and take it out and they would only have it for a couple of hours.

Comment [M100]: Theme: Virtual money and virtual realities 8.1.13

Niall: When I was younger we would go outside and play football but most young people do not go outside in the evenings to play football. They would all be inside playing the xBox or Playstation or they all be on the computer. Everyone is brought up now to be online or playing virtual games.

Comment [M101]: Theme: Virtual money and virtual realities 8.1.13

Mark: xBox and Playstation are online now as well. The Umtimate Team now as well, that costs money. They are all going into it. Younger kids are going on as well geting more money from them. I know it is not betting but !!

John: We are going into a real virtual society, everything is online now, there is nothing that you cannot get.

Comment [M102]: Theme: Virtual money and virtual realities 8.1.13

Sean: Shopping online, Facebook: there are people who do not go outside at all, sure I will talk to the lads online.

Mark: They are online so much that they do not know how to do without it.

John: When I was younger I would be ringing people on the house phone, now I know a lot of people who do not have a house phone. What is the house number? And it is just like, it is just a mobile. I used to be shocked but now it is the norm. It is all gone virtual. Even

the other day the internet went fibre **online**, it is just the same but faster. **The whole world is just gone digital.**

Sean: When we were young there was **Crash Bandit** where you **used to collect coins** and that sort of stuff but it was just a figure, it all tots up. But **you would be devastated if you lost at it.**

Mark: Now because it is **online you spend more time online and you** are exposed to all the **marketing online**. There is **no control**. They can do whatever they want really.

Comment [M103]: Theme: Marketing, Advertisements, Pop-Ups, texts and emails 8.1.14

John: They (advertisers) have access to everything.

Mark: **There is no control on marketing online**. They just channel material, through Google, everything. They (bookies) have **adds** everywhere.

John: You are **never going to be left short online**. You are **always going to find out something**. And if you only view it they will **offer you a couple of Euro free bet just to keep you there.**

Cormac: **Online** casino, I was not on it for a month, and they **emailed me that if I go online now they would give me a free €5 bet**. I got an **email saying that we have not seen you in a while, here is a free €5 bet.**

Comment [M104]: Theme: Marketing, Advertisements, Pop-Ups, texts and emails 8.1.14

John: That is a problem for people addicted to gambling, They might be **trying to quit and then they get a free bet**. They go in and do their free bet an they keep going.

Mark: **It is the temptation, it is just a tab away**. They could be just paying bills **online** and they could be **just tempted to take up a tab and just bet.**

Sean: I think that a **huge aspect** is that when you **transfer money out** that **it does not get to your account for 3 days.**

Mark: **It is so simple to transfer money in** as well.

Sean: Yeah, it is just straight through. The fact that you cannot money transferred out for 3 days motivates you to leave it there. Then you start beting €2 here and €2 and it gradually goes down. At the same time you could still win money.

Cormac: And in three days you have forgotten about that day and you are back beting.

Sean: In three days you will be back down to zero. Whereas you could have had something for your €30.

John: If you do not have it you cannot miss it.

Sean: You cannot physically see it, it is just a figure.

Comment [M105]: Theme: Virtual money and virtual realities 8.1.13

John: That is the biggest thing for me, the fact that I do not have it in my hand. I would be thinking that if I do not have it in my pocket then I do not actually need it. If I needed the money I would have it in my pocket, if I do not need it, it would be in the bank or wherever. I do not need this money, I am not spending it on anything.

Comment [M106]: Theme: Virtual money and virtual realities 8.1.13

Niall: The way that the money is not in your bank account it is virtual. When we used to play Monopoly it was virtual money but it was paper but you would take care of it. You could see it physically in front of you and that was considered virtual money. But online virtual money it is not physical.

Comment [M107]: Theme: Virtual money and virtual realities 8.1.13

Kate: Monopoly is available with cards now and a card reader.

Sean: Monopoly are just keeping up with the times.

John: Monopoly was always one of the worst games to play with your family. It gets far to intense.

Kate: And it goes on for hours.

Niall: Everything is changing and peoples mindsets are changing. In Monopoly you would think about what you are doing when buying a

hotel. That was virtual money then but when you are online that is virtual money now. People are not taking care of it because it is not physical. They are just throwing it away.

Comment [M108]: Theme: Virtual money and virtual realities 8.1.13

Comment [M109]: Theme: Virtual money and virtual realities 8.1.13

Cormac: Even when you were growing you were always given money, like actual cash until you were 16 when you actually got a card. So we were so used to actually getting cash.

John: When we were young and you would get a pound and your brother would offer you 3 bigger coins for the £1 coin and you would take as you had more coins. You did not understand value.

Sean: It is the same with shopping online. I know girls at college who buy clothes online and instead of buying 1 thing they would buy 3 because they are paying online. If they were in a shop they would be more cautious.

John: I would often buy shoes online Converse or something but you do not miss the money as you pay online. But I would be looking at them in a shop and I would think they are nice but I would not buy. Online you would look at it differently because they have to ship it to me as well. You do not miss the money when it is not in your hand.

Niall: You do not value it and that is just it. Unless you have it in your hand you do not value it. You do not think about it, it is just a figure and that is just it.

Comment [M110]: Theme: Virtual money and virtual realities 8.1.13

Mark: Especially when you are getting paid into the bank as well. You do not actually see the money at all, it is just put into your account. Then you transfer it to your gambling account. You do not even take it out.

Comment [M111]: Theme: Virtual money and virtual realities 8.1.13

Cormac: Online gambling it will eventually fall into everything. I was talking to my friend the other day about Xbox and the way you are playing with someone live, it will end up gambling through that, betting against someone saying I will beat you in this game.

Niall: With online gambling there could be 20 different online gambling sites all with different offers, so you might open 20 different accounts because you get free bets and pick whichever site is giving you the best odds for the bet that you want to place. You do not think of fairness, they just compare the odds for each one and just pick the one with the best odds and go with that.

Mark: I do not think that people compare that much, you just go on the website and pick, you would not go and check, it would just take too much time.

John: There is a website now that compares the odds for you and if you bet through them they take a commission. That is how they make their money. 10% of everything that you win but they do not take any money if you lose. That is how they make their money. So I am sure that there are people who compare the odds once there is a website.

Niall: You set up an account because it is easy, you might not worry about security or things like that. A lot of people could be in a rush to put on a bet and they do not want to run down to the bookies, they just put on a bet at home. They do not think about security or anything like that when setting up the account. Especially with young people.

Sean: You just pick the options that are in front of you. That is what a lot of people do.

John: I have often been in the pub with the lads and the first goal is scored and the lads would be putting on bets on who will score the next goal and it is in real time. You can bet on the match whenever you want.

Mark: With Cash In and Cash Out it is fair enough in that you can cash out whenever you want. That is one plus in fairness.

Sean: That is to entice you to stay online.

Comment [M112]: Theme: Integrity of website 8.1.1

Comment [M113]: Theme: Social interaction offline 8.1.7

Comment [M114]: Theme: Football Matches and Sports 8.1.15

Comment [M115]: Theme: Fairness 8.1.3

Mark: Yeah but if I want to pull out I can pull out, the option is there.

Niall: If you give cash to someone to put on a bet you might not trust them but when you are at home you might trust the site more. People do not like giving cash to someone to put on a bet and that is probably another reason people bet online.

Cormac: You are not getting anything straight away either only a piece of paper.

Mark: There is more chance of a mistake than online.

Cormac: Sometimes when you tick something and they put it up through the machine, sometimes that is wrong.

Niall: Especially with burglaries or the recession a lot of people do not hold cash or they do not trust to give people in the bookies €50 or €100 to put on the bet as you do not know if they are going to do it right. When you do it online you know exactly what you are doing.

Stephen: I remember one time in a bookmakers in Limerick where the bookie gave me 10 times more than what he should have. You would not get that online.

John: Actually I used to be more wary of betting online as I did not have anything to prove that I put on the bet, whereas in the bookies you have the copy of the docket. At least then I can see it as it is in my hand.

Niall: Everyone is moving on together, at first you say when it came out first (online gambling) people were wary of putting a bet on but now things have changed and more people might like to bet online now. When it first came out people might have been thinking can I trust this whereas now everyone is starting to do it.

John: Once you put something online it is there forever, I would not be putting my bank details in there. People trust all the sites now.

Comment [M116]: Theme: Integrity of website 8.1.1

Mark: Especially students.

John: Now it is safe, it has to be safe but I am still wary of putting bets on.

Niall: Young people do not worry about security, they do not care if something goes wrong, well they do care but they would be a lot more relaxed than an old person if something goes wrong. Especially if a young student of 18 or younger puts on a bet if something goes wrong they do not deal with it themselves they just go straight to Mammy or Daddy and just explain that they were betting. They do not deal with it directly themselves. They do not worry or anything, if something goes wrong it is not really their problem, they lose money but they do not have to sort anything out, it is sorted out for them.

Mark: In my class some lads lost a serious amount of money.

John: It is just a bit of fun.

Sean: That is it though, if people are just bored the whole time ah sure I will have more fun if I put a bet on.

John: Just like with football, throw a few quid on to make it more interesting. It makes everything that bit more interesting when there is a bit of a stake in it.

Stephen: Myself and John were on Facebook a few years back and some lads were on it and they would not watch football that much but they were much more interested as there was money at stake.

John: That is it I was not even going to do it but I would now put a few quid on some match every week.

Stephen: I did not win anything I just broke evens.

Niall: You do it online now. You would not say lets drop down to the bookies, it is purely because it was beside you that is why you put it on like.

Comment [M117]: Theme: Football Matches and Sports 8.1.15

Comment [M118]: Theme: Social interaction online 8.1.6

Comment [M119]: Theme: Football Matches and Sports 8.1.15

John: Yeah, that is it.

Sean: That is because you were **online**, you would not get together each week and decide what is yours.

Stephen: Yeah it is all because it is **so accessible and easy to do**.

Comment [M120]: Theme: Ease of use 8.1.8

John: The **accessability** and the **ease** of doing it is just. That is what it is all about the **online**. If they made it anyway complicated people would just drop out.

Comment [M121]: Theme: Ease of use 8.1.8

Niall: As Johns says, **if it was difficult people might not do it**. It is the fact that they make it **so easy for everyone**, for anyone to use. Even if someone does not know how to use the internet, if someone showed them they would know exactly what to do. Just **click the button** and **type in your amount** and **that is it**. If it was any harder people might **not bother doing it**. It is just **so easy for everyone** that is why a lot of people do it.

John: The **access** to the amount of **sports and games** that they give you, like is unbelievable. **You would be beting on under 20's matches** or anything. These bets would not be due until tomorrow. You can just check what is on now. That looks good I will click on that one and you have no idea, you would not even know what **sport** it is.

Comment [M122]: Theme: Entertainment value 8.1.9

Comment [M123]: Theme: Variety of products 8.1.12

Comment [M124]: Theme: Football Matches and Sports 8.1.15

Sean: **They will find a way to give you a bet for something**. There was a guy who said that his son was going the number one golfer in Ireland and they went away and researched it and came back an hour later and offered 1000/1. Just based on research.

John: If you want to bet on something the bookies will let you. The odds are in their favour.

Mark: There is no control.

Stephen: I remember when Man Utd were playing against Newcastle in the League Cup this season his name is Ryan Tunnycliffe, this father won a bet of £10k that his son would be playing for Man Utd.

Sean: I remember that guy, he made that bet when his son was about 8 years old. William Hill researched it and gave him odds of 100/1.

Cormac: Did they do that **online** or did he physically go in and ask?

Sean: I would say that he had to go in.

Mark: That bet would not be **online**. He would have to go in.

John: It would not be in the options. Is this under Man Utd for children?

Mark: You think that there would be some **technology** to calculate bets.

Niall: I was on a site recently and it was a forum and there was lads, tutors or whatever you want to call them, like lads you ask questions of, you could ask for tips like that, but you would give them say a **football match** that is coming up in two months time and they would give the odds there and then, and that was like 4 of them **online**.

John: But those odds would change as players are bought and sold.

Sean: They would not give you much scope, say if you were betting down the line 20 years, they would have to go and research it you know.

John: If you could hold on to your docket that long.

Niall: If you went in and said I think that United are going to win in 100 odd years they would think that you are mad. **If you could do it online** no one would know.

Mark: You would not even have to tell anyone **like**.

Comment [M125]: Theme: Privacy
8.1.5

Comment [M126]: Theme: Privacy
8.1.5

Niall: Nobody knows about it because it is private. The privacy of your own house as well, not only does anyone not know about it, you do not even have to go anywhere to do it, you just do in your own sitting room.

Comment [M127]: Theme: Privacy
8.1.5

Pat: Thanks very much to you all. The time now is 7.50pm. So thanks very much and we will get ourselves sorted with the barbie and a few beers It is nice and sunny outside so you can sit out there lads. Thank you. Thanks.

Cormac: Before we finish could you just check.

Laughter.

I did not that a number of the participants had recorded the discussion on their smartphones to ensure a successful outcome.

Appendix 2. Focus Group Original Transcript - Online Gambling + Highlighted Words for Analysis

Dissertation 1st Focus group – Recorded Saturday 22th June 2013.

Prior to commencement of the focus group discussion a general chit chat took place to help the participants relax. This chit chat was not recorded but revealed that all participants in the focus group have a keen active interest, in at least one of the following sports; gaelic football, soccer, rugby, golf, cross country running and cycling. They also have a keen interest in following sports in general and place the occasional wager online on the outcome of sports and racing events. All participants in the focus group have played online poker, online bingo and online casino games, to include roulette and slot machines, either infrequently or occasionally. All have accessed and used practice sites previously to learn about online games and all have bought lottery tickets online at some stage.

I introduced the topic and all participants introduced themselves prior to commencement of the focus group discussion.

Niall, 19 years old studying Physics in DCU

Stephen, 21 years old studying Aeronautical Engineering in UL

Kevin, 19 years old studying Business in DCU

Cormac, 20 years old studying Actuarial Maths in DCU

Mark, 21 years old studying Primary Teaching in St Patricks Drumcondrath

Sean, 20 years old studying Secondary Teaching in St Patricks Thurles

Sunday 23rd June 2013.

I completed my focus group discussion yesterday evening at home in the conservatory with 6 third level all male students ages 19 to 22.

I put my research question up on the TV screen so all could see. Everyone sat on a kitchen table chair (with the exception of myself of course) and I gave everyone a can of beer. Three of the six windows were open and we could hear the sound of the water from the pump in the fish pond outside when there was silence which also helped with the relaxed mood.

The focus group discussion continued for 1 hour and 15 minutes approximately.

We had a barbecue and a few beer afterwards thanks to my wife Jane who is a brill cook and host.

I think that it went very well and I am delighted and thrilled to bits.

I intend to start carrying out my analysis next week and I really think that I need to type it up to get the best out of it.

Tuesday 25th June - Problem

I hit a problem. 1hour 15 minutes of flatline.

I think that the signal from the Samsung mobile that was siting beside the Zen MP3 interfeered with the recording signal, but do not know exactly why. Later discovered that the sound vibration was absorbed by the solid fuel cast iron stove upon which the MP3 player was sitting.

I never encountered this problem before with the Zen.

Went to a recording specialist this morning and he downloaded the recording in 3 different formats, but there is nothing there, just flatline.

Trying to rearrange the focus group again for Saturday 29th June.

I am sick as a parrot but onwards and upwards.

Wednesday 26th June 2013

I managed to contact all of the participants today and arranged the resitting of the focus group for Saturday 29th June 2013. Kevin could not attend so I contacted to other students, John (Sean) and Kate who thankfully obliged.

As Kevin could not attend I made some general notes on his contribution. Kevins contribution was very around young people playing online on Playstation and xBox and the use of virtual credits and chips. He was of the opinion that this contributed to online gambling, as young people view money in their accounts as virtual money and as such would not value it as much as cash.

Kevin also indicated that online gambling did not carry the same negative connotation as going into or being seen in a bookmakers. Online gambling gives young people anonymity and protects them from getting a bad name. Kevin also indicated that he felt that there was very little control on advertising for online gambling on social websites.

Dissertation 2nd Focus group – Recorded Saturday 29th June 2013.

Place:- Conservatory at Pat McCabe's home Baltray.

I completed my focus group discussion this evening at home in the conservatory with 7 third level students ages 19 to 24, 6 male and 1 female .

As before I put my research question up on the TV screen so all could see. Everyone sat on a kitchen table chair (with the exception of myself of course) and I gave everyone beer to help them relax.

Three of the six windows were open and we could hear the sound of the water from the pump in the fish pond outside when there was silence which also helped with the relaxed mood. It was a lovely sunny afternoon and everyone was in good spirits.

When the focus group had just started the discussion however, the neighbour behind us started his lawnmower. Whilst I was very much aware of the sound of the lawnmower, the students did not appear to pass much remarks of the background noise of the lawnmower. It lasted for about 10 minutes on and of and then stopped.

During the discussion the CO2 alarm beeped a number of times. There was a reaction of participants, looking around for the first few times, but after that they ignored it.

The focus group discussion continued for 1 hour and 18 minutes approximately.

We had a barbecue afterwards (outside this time) and a few beers until the wee hours. Again thanks to my wife Jane who is still a brill cook and who left some of the guys home afterwards.

I think that it went very well and I am happy that the recording worked this time.

Recording of Saturday 29th June.

This is Pat McCabe and I am just recording the focus group for my dissertation.

The topic is “What is it about online gambling that creates value from the customers perspective?”

All participants introduced themselves prior to commencement of the focus group discussion.

Niall, 19 years old studying Physics in DCU

Kate, 24 years old studying Irish and Maths in NUIM

Stephen, 21 years old studying Aeronautical Engineering in UL

Cormac, 20 years old studying Actuarial Maths in DCU

John (Sean), 21 years old studying Creative Multi Media in DKIT

Mark, 21 years old studying Primary Teaching in St Patricks Drumcondrath

Sean, 20 years old studying Secondary Teaching in St Patricks Thurles

Niall: **Accessibility** of **online gambling** especially to **young people** is a big contributing factor; as regards smartphones, tablets, Internet **access**. Anywhere you go there is **public wifi**. People can get **online whenever they want, where ever they are to put on a bet**. So I think that is a big thing with gambling especially with **young people, who are up to date with all the latest technology**, whereas older people may not know how to use it, or may not have the **technology** available.

Cormac: **Setting up an account, it is very easy to do.**

Kate: **Once you have the app on your phone it is very easy to place a bet.**

John: It is pretty **easy** to get into, **you can do it from home**. You **do not have to go down to the bookies.**

Kate: There is no paper anymore, **it is all on your phone.**

John: You are not stuck in a bookies all day. You do not have to work out the odds yourself. You can do it online, you can decide to bet 3 or 4 euro and it will do the maths for you.

Sean : You can go of and do your own thing and come back later and look up the results. It is especially attractive to students at college when they are bored or have left a lecture.

Niall : Students are on line a lot more than other people, with Facebook etc.,

Kate : Procrastinating instead of studying. Visiting Facebook and gambling sites.

Niall : Students be online a lot more than elderly people, so they would be more prone to going onto these sites and with all the advertising online on Facebook and UTube, they all have adverts coming up for Paddy Power every day and you see people talking about it on Facebook and Twitter everyday.

Sean : It is just competition online. You have Facebook showing you adverts for Paddy Power, Betfair, Boyle Sports etc.,

Cormac : Whenever you are on YouTube it always comes up with adverts for Betfair.

Sean : Actually on Facebook they have advertisements for Tipster sites saying that you can get so much money for this bet.

Mark : Whenever you are in Dublin at bus stops you can see adverts for Paddy Power and others promoting online gambling.

John : Some of the beting sites give you a free bet if you sign up, such as €5. Or if you bet online that they will give you better odds. You do not have to deal with writing a docket or going up to the counter. Like my own handwriting is pretty illegible, but online you just click and you are done.

Niall : The website does all the work for you. It tells you exactly how much you are going to win, there is no thinking involved. All that you see is just the prize money in front of you.

Mark : That favours students as well as it is the easier option. It is the easy way out especially when it comes to maths.

Cormac : Once you sign up your card information it is there all the time, you do not have to keep signing in your card number. All you need is your username and password and you are sorted.

Mark : It is just the transparency as well, because it is online, you can see the money that is there in the account and it is there for betting, that is what the account is for. It is not like cash in your hand.

John : I have to say that the first time that I used it I was a bit wary, like putting in your card details but so far it has been pretty secure. They could try to rob me but there is nothing there for them to take.

Sean : It takes three days for any money to show up in your bank account when you transfer any winnings therefore you are more likely to keep the money in your account and use it up. Especially if you only have a few euro left you tend to gamble it whether you know anything about the sport or not.

Cormac : That is one of the bad things about it, that the bank knows how much you have transferred back into your account. If you end up winning €15k or €20k the bank knows how much you have transferred into your account so they end up contacting you asking you to invest in one of their products.

Beep from the CO2 alarm.

Mark : It is just like auctions online when you are bidding, if you have not fully logged of they just keep popping up in front of you. It is easier than just writing out a slip and you are just drawn into it.

John: Yeah, that has happened me a number of times where I have won a few quid and **when they pop up in front of you**, I'd say or **sure I will put a few quid on this one**.

Niall: You also just be **thinking about what you are going to win**. Like if you put on €3 you could win €10k. You are **not thinking well I am going to lose** €3, you are thinking about what you are going to win and **after a while it all just adds up**.

John: That is the **problem, it just adds up**. You look out there and you are doing the big odds and you are thinking that it might come up and it is only €2 or €3, but a couple of weeks down the line **it all adds up** to €300 or €400.

Beep from the CO2 alarm.

Niall: That is the thing, it is **like a habit, an addiction**. You might go **online everyweek** and you put on a bet on some **sport** that you like and then you put on bets on different things. When you go **online there is such a choice and they are just in your face**. Even though **you do not know who it is** you think well that is **good odds and you put a bet on that**.

John: That is the thing. It used to be that if I was in the pub I would go across the road and put on 1 or 2 bets and then come back in an hour or so if the bet came of. Now it is like sure I am **siting at home having a drink** so I go **online** and I do a few bets. **When you are bored** at home sure why not.

Sean: It is **something to do**.

Beep from the CO2 alarm.

Niall: You are **just passing the time** doing it.

Cormac: When you are **in the pub it gets more interesting** when you are **watching football**. I do not really follow **football** but **if I have a**

bet on it is more interesting and also it is live betting where there is 30 minutes left and you put a bet on this guy to score next. It pays for a few extra drinks.

John: Yeah, Paddy Power now lets you cash out.

Mark: That just keeps you online. Once you stay online there is more of a chance that you will make more bets while you are there. It is actually genius when you think about it.

Sean: They make more bets out of everything now. Before this you would just bet before the game and that would be that. Just like betting on a coin toss, betting whether it will be heads or tails. If you go up to the bookies you are only going to look a fool saying that you want to put a bet on heads. Online it is acceptable.

Laughter among the group

Cormac: The amount of bets that you can actually make now compared to what it was, it is just crazy.

Stephen: There are all the bets that you do not know exist, until you go online.

John: You go into the bookies you place a bet win or lose, or the score, but when you go online you look at and can predict every goal scorer on each team. You place a bet for one team to be winning at half time and the other team to win the match.

Cormac: Yeah. Or to score between the 60th and 70th minute.

Stephen: Yeah, instead of just ignoring it.

Mark: That is just down to privacy again isn't it, because you know that you can do it and no one is going to know.

Sean: Whereas when you go into a bookies it is more of a social thing and you lose money people will know about it, but online no one knows.

Cormac: And it all private what you win as well.

Niall: And people do not even know that you are betting at all. There are six lads here and one girl, I do not know if it is just lads that are betting more. You do not even know if women are even betting and they probably are among students. A lot of the time it is just put on the lads that they are betting on football or sports. It is more associated with the lads.

Cormac: With girls they could be betting on X Factor and things like that.

John: What I notice at home is like my mother and father would ask am I betting and then they would ask me to put on a bet of €2 or €3 for them.

Lawnmower still in background.

Sean: In the bookies you might see one poster giving the odds for a particular event. When you go online it is all highlighted as well and you see lots of special bets on one page alone.

Cormac: And you only back the specials online.

Stephen: Yeah I would stay with specials.

Sean: There is only so much that the bookies can do.

Niall: It is all about the odds online as well, it is not about the team really. You can go online and you do not know who you are betting on, you do not know what it is, you just look at the odds and you click your buttons and you see how much it is going to be and you could win. You just put a bet purely on the amount of money that you could

win. You might not even know anything about the **sport** or the topic or event.

Cormac: Yeah just like live odds on an **accumulator** where there are ten **matches** all **small odds** but when you **multiply them all together and you get a very good return**.

Niall: You might not even know anything about **football**, you might not even know that you are betting on **football**, you are **just betting on the odds**.

Mark: That is just like, I know a chap he was out for the day and he was stuck for money so he decided to bet on Wimbledon. He knows absolutely nothing about tennis, he was just betting on his friends tips, but his friend knows nothing about tennis either. So it did not pay off in the end. That just says it all.

Sean: Especially where **students** are going on a night out and they **consider gambling as a way of getting some income, to get a bit of money together** and that is me sorted for the night.

Mark: I asked him was he **going out tonight** and he said that he would **tell me after the bet. If this comes off I will be out**.

Cormac: I was at Tenacious D last year and I only had €30 for the night, so **I put €5 on an accumulator and got €65 back. Covered all night anyway**, it was a good night, I enjoyed it.

John: You think like that **if the bet comes up then that is a free night out**.

Cormac: The **cost of the bet is only one drink**, so if you lose it is only one drink less. Whereas **if it comes up you can afford another ten**.

Niall: A lot of times **students** **might not have the money to go out**. They might only have €5 and that is it. So they **gamble the money and it pays for the night out if the bet comes up**.

Stephen: So it is just desperation where people gamble just to get a quick fix.

Sean: People do it instead of getting a job, because it is so difficult to get a job. So as Cormac said you would throw on a few quid and see what happens.

Mark: People who do not have a job and are at home all day would turn to gambling and as they just spend the whole day online. They are not doing anything else. They just pass the day online.

John: Originally with the online betting when it started first, I know people that would put the bet through after the goal was scored and the site would not be updated until after the event so they would be up that €5 or €10. These people could make €100 over the weekend, plus they would be collecting their social welfare as well.

Lawnmower noise still in background.

Cormac: Even leaving out sports, there is live roulette.net now. People are actually doing it, it is not really tipped or anything like that, it is actually live roulette so they are not actually cheating us out of it. Which is probably addictive. It nearly helps with studying sometimes, I would just read this page and then I would do one roulette, read the next page and do the next roulette.

John: It is stuff like that I do not trust yet, stuff like online poker, online roulette or online blackjack. I would be looking at them and I would not be putting my money on them.

Cormac: But now they have actual live videos of it (Roulette). It not just like patronize.

John: Ah well that puts a different spin on things, compared to the animated, computer generated ones, you would be looking at them and who knows how many of the people in the room are actual computers. You could be playing against seven computers.

Cormac: Like the slot machines, the computerised ones, I was talking to some guy, and he makes them for the gambling sites. He told me that the very first two goes have higher odds of making money than the rest, so that the odds drop. So when you first and you win €5 at the start you keep at it so it keeps you addicted to it. So the best thing to do is to play two slots and leave it and open a different one and play two slots and carry on like that to make money out of it. Because the odds are higher.

Niall: And the virtual sport as well you are betting against the computer, so you are just betting on nothing.

Cormac: Virtual worlds, yeah, an experience.

John: Just like walking into Funtasia where they have the little plastic horses and you put money on them.

Mark: Then there is the other one in Funtasia where you drop the coin in and it knocks the other coins down, they have it fixed like.

Stephen: It is just so available everywhere, online sports and roulette and cards.

Kate: There seems to be a new site every week, one appeared for downloads for Wimbledon.

Niall: There is something for everyone, no matter what you want to bet on there is something there. Even if you are not into sport or even into music, there is something to do on these sites where you can spend your money.

Cormac: A few months they were betting on the Pope as well. The odds for the actual Pope now was 40/1 or something like that. Crazy odds.

Niall: In saying that you did not even know anything about the priesthood or Pope's or anything like that.

John: Did you ever think would they be disqualified for betting on themselves.

Mark: Didn't they have a bet like Dougal Maguire would be the new Pope at some stage.

Sean: Yeah, it's stupid.

John: Yeah people with a few jars on them would come home and put a few bob on just for the joke like.

Cormac: Yeah a guy I know, he was talking to a nun and she told him to put a bet on the new Pope and he ends up winning €250 or some amount like that. Crazy.

John: I did not think that nuns would be the people for tips.

Niall: Tips as well is a big thing isn't it, especially among young people. Where they just go on Facebook and spread it around and then everyone starts putting on the same bets.

Sean: The thing is, that is not really reliable either. So if I was to set up a website and say just throw money on this?

Mark: Yeah but when you see someone putting tips up, saying put money on this and you go looking up the website and look at the odds and I'd say sure, I will just put some money on this.

John: That is a whole racket as well, they do that just to drop the odds. The more people that are betting the lower the odds will go, and they do that to raise the odds on another horse and they bet on that horse themselves, they put huge money on it. It's a huge racket.

Niall: Everything is online, whether you want tips or you want to bet or to talk to someone about betting, everything is online. Everything you can do is online, you do not even have to leave your room, you can just go on your phone and just start the process, get a tip of someone, put a bet on, transfer money.

Cormac: You will find that for horse racing all the info that you need is online anyway.

Mark: Young people are more lenient kind of way when they are betting the money they just throw it away. It's "Ah sure I'll get it back sometime"

John: As Cormac siad, all the information that you can find out online, I've seen where you can find where the horse has won, the day of the week that the horse has won, If he won then how has he run in the rain.

Cormac: Whether it was hard ground or soft ground.

John: Or if it was a little bit foggy the last day that he ran. Everything, it has it all.

Stephen: There is no limitations to it, like with young people they always win, they just copy one another, they are at one persons house, say fifteen of them and they say to a friend and easily persuade them, it is just like a cyclone, it goes round and round.

Sean: It is a social thing as well. It is the buzz of getting the win and tell all your friends, you know.

Niall: It's competition for some people, they only tell you when they win and you never hear when they lose.

Mark: Especially at Cheltenham or somewhere like that. When they say, I got this so much money and someone else tries to beat them. That just encourages bigger bets and bigger odds.

Niall: My experience is that it is always young people that are in competition with each other saying who can win the most or who can win what. Especially if you hear of a friend winning a bet and then you decide to put on a bet and more and more people get roped into it.

John: It is like that I cannot have this lad doing better than me.

Mark: That is the problem, especially online it is so much easier to become addicted to it, because you are not actually going to the effort of going somewhere so there is less conscience.

Niall: You are always exposed to it online, like most young people are online every day of the week.

Mark: Yeah, if you had to make the effort to go down to the bookies you would soon realise, "shit I better stop here".

John: It is like gambling at poker and you are thinking I cannot let that lad beat me. It is not that they are addicted to gambling, more like they are addicted to winning. And they just keep constantly going and going because there is buy backs in that. You are never actually out of the game you can always buy yourself back.

Niall: It is like an addiction nearly, like you are addicted to winning. To some lads it is an addiction going online, it is as bad as smoking, lads use it to relax. They get home and they cannot wait to sit down and put on a bet. It is just as bad as alcohol, like lads using drink to relax, smoking to relax. It is all an addiction it is the same thing.

Stephen: You hear time and time again people go on Facebook to do one thing and they are on it for hours and hours. It is the same thing that applies to gambling, you put one bet on and you see something else and bet on that and then they are on it for ages.

Mark: When you have exams and assignments and the stress signals, they are here and you need something to help you wind down a bit.

Sean: There is the addiction side of things and there is the other side where I am doing nothing as well.

John: It is a distraction, a distraction from reality, it gets you out of the whole situation whatever you are in. It is the thought that I could be up a couple of hundred euro, this time tomorrow I could be a millionaire.

Mark: Still waiting for tomorrow. Else you would not be here.

All laugh.

Mark: That is unique. Still waiting for tomorrow

Niall: The fact that it is online as well, it is a distraction. No one is heading down the beach like young people. The bookmakers are not a distraction, the fact that it is online and so easy to access, distracts everybody.

Cormac: For the bookmakers it is still a money scheme. No one has to stand in the actual bookmakers. It is saving them money.

John: It is great for them as they are not holding on to balls of cash.

Mark: If you stay online you can be on Facebook at the same time and talk to people about bets and it actually leads on from that. Down the bookmakers it is older people that are down there anyway and you might see a young person in there just standing there on their own with no one to talk to. Whereas online you can do everything else and just chat away.

John: The bookies for years have been doing anything to just try and keep you there the whole time. Now that you are online it is just a matter of sitting with your phone. Whereas before this they started making tea to get you to sit down, anything to keep you from leaving.

Sean: Another amazing option for students as well, you see a lot of students opting for navigation graphics for Moodle and setting up a graphic missile. Plus they always have this set up on the phone instead of going down to the bookies. So Helpful.

Mark: So quick as well. I used to have that.

Cormac: You are able to deposit money and it only takes a second. You just type in your CVN.

Sean: Yeah and you are able to take it out as well. But it encourages you to keep it in.

Cormac: I never get to see the cash so it is never a problem.

John: That is it. It never actually leaves your hand. That is the big thing.

Sean: It is very easy just to hand over fifty quid.

John: The thoughts of it. It is bad enough giving my mother money but you are giving it to the bookies, strangers and the chances of it coming back are slim.

General laughter.

Mark: It all builds up and before you know it you have no money left at all. €100 is gone and you are borrowing of people, just till I win back this bet. I have a good bet coming up and I know it is going to apy of and I will pay you back.

John: I have got a good tip.

Mark: Or some race is coming up.

Sean: It all builds up but I would say a lot of people do not get trapped either. They keep an eye of what is in their accounts before a bet on or puting in fifty quid. They start again, just start afresh, you know.

John: Some people I know just look on it as just buying money. They think that it is a solid bet, no chance of them losing so they put on loads of money just to win a small amount, say €100 just to win

another twenty. They think that they are just buying money. The chances are they are going to lost but it is gambling for a reason.

Niall: They think that it is a safe bet and they end up losing it. I know who won €30 and he went into live bet and there was three minutes left in the game and he put on this €30 and he had a potential to win €50. So he just put that on thinking that he was going to win, but it ended up someone scored a goal so he lost his €30 just as easy as he won it.

Mark: If he had that money in his hand he would probably have been out the door and away.

Niall: Exactly.

John: You were telling that it was 1 to 1000 to win in the tennis.

Stephen: Yeah, Roger Federer.

John: 1 to 1000 to win, and he lost.

Niall: He lost !

Stephen: There was one night during the season when bookmakers made over a million because so many people backed Barcelona to win against Celtic and they lost.

Mark: I remember that time because I know lots of people who had accumulators on and it messed them up and you could see it all on Facebook.

Cormac: That match was a money back special, where if you backed Barcelona and Celtic won you would get your money back. I put €20 on Barcelona and I got my money back.

Stephen: No matter how much the bookies had to pay back, they are not losing money. A lot of people think that they are going to out do the bookies but they are going to make profit regardless.

Mark: There are so many of them so they are obviously are making money. There is no bookies struggling.

John: There are 4 Boyle Sports in Drogheda.

Mark: There are so many of them that you would think that they should be struggling.

Kate: Yeah, especially with the recession.

John: During the recession more people back because there is always a chance that you will make money.

Cormac: When you lose money you always think that I will get my money back, and you just keep putting more money on. It happened me with roulette, I kept putting €20 on until I was down €120 at one stage. Then I put on another €20 and ended up winning back €250. I was sitting here nearly in tears with Dad and Mum watching a film and I was saying to myself "Don't say anything, don't say anything".

Laughter all round.

Niall: I think that online a lot of people put on accumulators and doubles and triples whereas in the bookies you would normally just put on a single bet. Online it is so much easier to put on an accumulator or a double.

Mark: Students online are more likely to take the risk and the gamble.

Pat: Could we just go back there and develop the part where you hand cash over the counter to the bookies whereas online it is not real money?

Cormac: It is in your online account so it is virtual money.

Kate: Yeah, it feels like virtual money. It is like using your credit card an you know that the money is going but you do not think about it building up or going down until the bill comes in at the end.

John: Not appreciating the value of it when it is not in your hand. When you are holding it in your hand it is cash or a few drinks. You are a lot more wary of it. I would be far more hesitant myself in the bookies than I would be online. The one thing about a credit card is that you do not see that minus.

Niall: It is often with money that you win like that, say when you put in your €10, you think that if I win I will take it out. But when you win or get to €50 you are not thinking that it is €50 cash, you are just thinking it is €50 on the screen and €10 of that is mine and the rest you just keep betting away.

Stephen: Yeah it is just virtual money.

Niall: Whereas if you were handed €50 over the counter you are not going to start splitting it and waste it on stupid bets. You would hold onto it for a few drinks or something.

John: Online you would throw one half of it on something even bigger, thinking well it is nothing to me as I just won it and it is just there, money on the screen.

Cormac: The same thing happened to me there a few months ago in the pub with John, a friend of mine and I put money on Walcott to score last in the last 20 minutes. He ended up scoring last and I got €50. When I arrived home I took out €25 and put the other €25 on black.

Stephen: Black?

Cormac: Yeah, in roulette and I ended up losing it. €25 gone in seconds.

John: John is a bad man, the time AC Milan were beating Barcelona 4 – 1 in the Champions League he tried to get me to put money on AC Milan to go through after beating Barcelona and they lost. John had €40 or €50 on it.

Sean: He also had €20 on Juventus and he won €70 of it and he cashed it out straight away and had a few drinks for the night and he came back the next day and lost €40 or €50. He thought that he knows when to actually cash out and they would just hand over the money. Online if you were €70 in you would be grand.

Cormac: Online you do not get your money for 3 days so he would be thinking what is the point in taking it out now.

John: That is it. Money that you have won you do not mind losing. You won it in a couple of seconds or a couple of minutes.

Sean: That is what a lot of people do, say they put €10 in an account and they win money, they take the €10 out and they have broke even at least.

Niall: You always forget what you lose as well. You are beting away winnings and you probably lost €50 the week before. You are always thinking of breaking even on the day.

Mark: That is a mindset, you tend to forget about all that.

Niall: When you start afresh online to bet you think I will go on for an hour to play roulette and break even for this hour. You never think about last week or the last time, you are starting afresh each time.

Cormac: Even if you win €10 an hour it is better than the minimum wage.

Sean: The big bets that are all advertised, they (bookies) are making more money of that than they are losing.

John: The thing that people are led on to them online but you add on something else and end up doing an accumulator as well. Something extra as they are advertising it at 25/1 so you tack that on.

Niall: When you go online there is a social side to it but you are going online to win, whereas in the bookies you could have a cup of tea and a chat. Years ago lads would get together to play cards or put on bets and it would be more of a social thing where it is not that anymore.

Mark: Online you can bet at night time or anytime you want.

Cormac: That is another thing, if you are out at nighttime and you are fairly drunk and you arrive back at the house and turn on your laptop and you end up betting €20 without noticing.

Mark: Nobody goes down to the bookies at 3.00am.

Niall: The bookies online never closes.

Sean: The interesting side of betting online is where a match might be in the 85th minute and you want to place a bet on, there would probably be a queue at the bookies.

John: That is the big thing where Cheltenham is on and there is a lot of people in the bookies and you are trying to get up to the counter to place a bet on, by the time you get up the odds have dropped and in some instances the race might be over. You would be racing to get up from college or work to the bookies for the race, whereas you can do it online while at work or college. You are not queueing up and you get the odds that are there on the spot.

Niall: Online it does not take a lot of your time. You put the bet on and just carry on with your normal routine. It does not get in your way whatsoever, you just fit it in with your day. You do not have to spend your time driving to the bookies or queueing.

Cormac: You can do it on your way to work on the bus.

Mark: When you are at college the college would not be near a bookies.

John: If you have the app you would be getting reminders to your phone, or new deals or offers.

Sean: emails actually.

Cormac: I get emails from Paddy Power once or twice everyday, it is just constant.

John: You just get constant reminders, best offers online and you just think "Why not". If you are sitting there and you know that you have the money in your account, you would not be giving it your full attention but you would just go for it.

Sean: If you have €2 in your account you are going to spend it instead of just cashing that €2.

John: If you are not full concentrating on it and you are on Facebook or Twitter at the same time.

Sean: Even though it is an app as well.

John: It is only €2 and the odds are good as well, sure why not.

Niall: They send you texts as well and if you like the odds you just put the bet on straight away, you do not even think about it.

John: The link is in the text, just click on it and you are straight through.

Stephen: It is the exact same when you want to watch a football match on a stream and you see all the pop ups coming up and a lot of them are gambling sites enticing you to bet and you become more interested in that than actually watching the match. So you end up watching the match trying to win money instead of watching it to enjoy it.

Mark: There are people who cannot watch matches unless they have a bet.

Cormac: The good thing is that once you put a bet on of over €1 or €1.50 the stream comes up for you so that you can actually watch the horse race or watch the match.

Sean: We were saying last week was it fair, but realistically you are the one that is doing it. There is no one else making you do it. There is a social pressure sometimes, especially among college students on Facebook or Twitter.

John: There is a reason there is so many bookies, they are obviously earning a fortune.

Sean: They are always strategically placed, you see a pub and two or three doors down you see a bookies. They are not in the middle of nowhere.

John: You would not see one next door to Pennys.

Niall: In relation to social pressure, a lot of my friends bet online but I do not feel personally under pressure to put on bets. I think that it is a choice that people make themselves. It is not like bullying, no one is being bullied into betting and most people are of an age where they can make their own decisions. When it comes to fairness you cannot decide whether it is fair or not when you decide to put the bet on yourself.

Mark: They do not actually pressure you to put the bet on in that type of way online though.

John: It is completely fair, it is the individuals decision to put the money on or not. You do not have to go on the site that day. Some people say no I am not going to bet, I am just going to check, but there is a reason they are going online and when they check the odds they say, "Ah, I will give it a shot".

Cormac: Another thing about online gambling is that all of your betting history is online, the last six months is there. Whereas if you

done it in the actual book makers all they give you is a sheet that you are going to throw into the bin afterwards. You can go back and check online which ones you won or whatever, which ones you messed up.

Niall: It is all about targeting people. Online targets young people whereas the bookmakers target the older people.

Mark: There is nothing to stop young people betting online.

Cormac: Whatever you get the card you are sorted.

Mark: Younger people are getting it, they are just getting younger and younger.

Sean: College students are reliant on laptops as they need them for their college assignments and things like that so that is their first stop. Whereas the older crowd would be used to heading out to the bookies. That is their thing so they will stick to that culture. College students will stick to the online as that was their introduction.

John: That is it, we grew up with all this technology and when we are all older men we will be sitting on our laptops doing our bets and probably by then there will only be one bookies in the town.

John: Like the day when you used to sit in the pub and walk across the road will be long gone and we will be sitting in the pub on your laptop or whatever we will have by then.

Mark: We will probably be sitting at home more than likely.

Niall: It is always the absolutely useless bets that they advertise, the ones with the big odds always to encourage people to go online. As regards young people going online there is nothing to stop a 13 year old going online and putting on a bet. As regards the bookmakers you might have to be 21 to get inside the door. There is nothing to stop anyone going online and gambling and it encourages young people

to go online. Young people these days on Facebook, Bebo, YouTube and everything they see on these social networks about Paddy Power is all encouraging, it is nearly like it is a good thing to bet. It is a chance to win a lot of money so younger people nearly think that it is good to win money and that is how they are brought up. They are not educated in these things, they do not know about gambling.

Mark: There is no negative press about it, there is no negative adds for gambling. As you say it is always in their (bookies) favour, which does not help.

John: You never adds about a homeless man, saying QPR – Lost €10k gambling last week and then he is reduced to begging on the streets. You will hear about such and such won €20k.

Stephen: Not a word about the thousands they lost.

John: Who knows how much he lost before he won it.

Mark: It is like the Lotto, you see all the wins over the news. But every week, how much do they spend gambling each week

Sean: You can bet on the Lotto itself and then you can bet within the Lotto.

Stephen: On what numbers come up.

John: Nearly everybody does the Lotto and its the same as people who have negative connotations with gambling, its casino odds for winning the Lotto.

Mark: The odds are billions.

John: That is for the Euro Millions.

Mark: The Lotto is going to get better because the governments are going to promote it as they need the money.

Sean: Years ago with two less numbers a group of people won the **Lotto** by covering all the odds, they won €9 million or something like that. So they raised the numbers by two which increased the odds.

Cormac: Another thing is virtual betting, like when you are betting you cannot see the money, it develops from when you are younger and on the computer and playing computer games. There was always **Roulette** and Texas Hold Em on Game.net or websites for games. There was no money but it was like **virtual money** and again it did not feel like you were wasting money just like now.

John: When it started of they were all free ones, it was just chips not money. That is why in casinos they use chips and not money because you do not think about it as money. **Online** it is even less like money.

Mark: Transparency, that is what it is all about. There is nothing there.

John: We are going into a whole **virtual money** thing anyway. I know a lot of people who would never have cash. They just have their bank card. If they need cash they just go in and take it out and they would only have it for a couple of hours.

Niall: When I was younger we would go outside and play **football** but most young people do not go outside in the evenings to play **football**. They would all be inside playing the xBox or Playstation or they all be on the computer. Everyone is brought up now to be **online** or playing virtual games.

Mark: xBox and Playstation are **online** now as well. The Umtimate Team now as well, that costs money. They are all going into it. Younger kids are going on as well geting more money from them. I know it is not betting but !!

John: We are going into a real virtual society, everything is online now, there is nothing that you cannot get.

Sean: Shopping online, Facebook: there are people who do not go outside at all, sure I will talk to the lads online.

Mark: They are online so much that they do not know how to do without it.

John: When I was younger I would be ringing people on the house phone, now I know a lot of people who do not have a house phone. What is the house number? And it is just like, it is just a mobile. I used to be shocked but now it is the norm. It is all gone virtual. Even the other day the internet went fibre online, it is just the same but faster. The whole world is just gone digital.

Sean: When we were young there was Crash Bandit where you used to collect coins and that sort of stuff but it was just a figure, it all tots up. But you would be devastated if you lost at it.

Mark: Now because it is online you spend more time online and you are exposed to all the marketing online. There is no control. They can do whatever they want really.

John: They (advertisers) have access to everything.

Mark: There is no control on marketing online. They just channel material, through Google, everything. They (bookies) have adds everywhere.

John: You are never going to be left short online. You are always going to find out something. And if you only view it they will offer you a couple of Euro free bet just to keep you there.

Cormac: Online casino, I was not on it for a month, and they emailed me that if I go online now they would give me a free €5 bet. I got an

email saying that we have not seen you in a while, here is a free €5 bet.

John: That is a problem for people addicted to gambling, They might be trying to quit and then they get a free bet. They go in and do their free bet an they keep going.

Mark: It is the temptation, it is just a tab away. They could be just paying bills online and they could be just tempted to take up a tab and just bet.

Sean: I think that a huge aspect is that when you transfer money out that it does not get to your account for 3 days.

Mark: It is so simple to transfer money in as well.

Sean: Yeah, it is just straight through. The fact that you cannot money transferred out for 3 days motivates you to leave it there. Then you start beting €2 here and €2 and it gradually goes down. At the same time you could still win money.

Cormac: And in three days you have forgotten about that day and you are back beting.

Sean: In three days you will be back down to zero. Whereas you could have had something for your €30.

John: If you do not have it you cannot miss it.

Sean: You cannot physically see it, it is just a figure.

John: That is the biggest thing for me, the fact that I do not have it in my hand. I would be thinking that if I do not have it in my pocket then I do not actually need it. If I needed the money I would have it in my pocket , if I do not need it, it would be in the bank or wherever. I do not need this money, I am not spending it on anything.

Niall: The way that the money is not in your bank account it is virtual. When we used to play Monopoly it was virtual money but it was paper but you would take care of it. You could see it physically in front of you and that was considered virtual money. But online virtual money it is not physical.

Kate: Monopoly is available with cards now and a card reader.

Sean: Monopoly are just keeping up with the times.

John: Monopoly was always one of the worst games to play with your family. It gets far to intense.

Kate: And it goes on for hours.

Niall: Everything is changing and peoples mindsets are changing. In Monopoly you would think about what you are doing when buying a hotel. That was virtual money then but when you are online that is virtual money now. People are not taking care of it because it is not physical. They are just throwing it away.

Cormac: Even when you were growing you were always given money, like actual cash until you were 16 when you actually got a card. So we were so used to actually getting cash.

John: When we were young and you would get a pound and your brother would offer you 3 bigger coins for the £1 coin and you would take as you had more coins. You did not understand value.

Sean: It is the same with shopping online. I know girls at college who buy clothes online and instead of buying 1 thing they would buy 3 because they are paying online. If they were in a shop they would be more cautious.

John: I would often buy shoes online Convers or something but you do not miss the money as you pay online. But I would be looking at them in a shop and I would think they are nice but I would not buy.

Online you would look at it differently because they have to ship it to me as well. You do not miss the money when it is not in your hand.

Niall: You do not value it and that is just it. Unless you have it in your hand you do not value it. You do not think about it, it is just a figure and that is just it.

Mark: Especially when you are getting paid into the bank as well. You do not actually see the money at all, it is just put into your account. Then you transfer it to your gambling account. You do not even take it out.

Cormac: Online gambling it will eventually fall into everything. I was talking to my friend the other day about xBox and the way you are playing with someone live, it will end up gambling through that, betting against someone saying I will beat you in this game.

Niall: With online gambling there could be 20 different online gambling sites all with different offers, so you might open 20 different accounts because you get free bets and pick whichever site is giving you the best odds for the bet that you want to place. You do not think of fairness, they just compare the odds for each one and just pick the one with the best odds and go with that.

Mark: I do not think that people compare that much, you just go on the website and pick, you would not go and check, it would just take too much time.

John: There is a website now that compares the odds for you and if you bet through them they take a commission. That is how they make their money. 10% of everything that you win but they do not take any money if you lose. That is how they make their money. So I am sure that there are people who compare the odds once there is a website.

Niall: You set up an account because it is easy, you might not worry about security or things like that. A lot of people could be in a rush to put on a bet and they do not want run down to the bookies, they just put on a bet at home. They do not think about security or anything like that when setting up the account. Especially with young people.

Sean: You just pick the options that are in front of you. That is what a lot of people do.

John: I have often been in the pub with the lads and the first goal is scored and the lads would be putting on bets on who will score the next goal and it is in real time. You can bet on the match whenever you want.

Mark: With Cash In and Cash Out it is fair enough in that you can cash out whenever you want. That is one plus in fairness.

Sean: That is to entice you to stay online.

Mark: Yeah but if I want to pull out I can pull out, the option is there.

Niall: If you give cash to someone to put on a bet you might not trust them but when you are at home you might trust the site more. People do not like giving cash to someone to put on a bet and that is probably another reason people bet online.

Cormac: You are not getting anything straight away either only a piece of paper.

Mark: There is more chance of a mistake than online.

Cormac: Sometimes when you tick something and they put it up through the machine, sometimes that is wrong.

Niall: Especially with burglaries or the recession a lot of people do not hold cash or they do not trust to give people in the bookies €50 or €100 to put on the bet as you do not know if they are going to do it right. When you do it online you know exactly what you are doing.

Stephen: I remember one time in a bookmakers in Limerick where the bookie gave me 10 times more than what he should have. You would not get that **online**.

John: Actually I **used to be more wary of betting online** as I did not have anything to **prove that I put on the bet**, whereas in the bookies you **have the copy of the docket**. At least then **I can see it as it is in my hand**.

Niall: Everyone is moving on together, at first you say when it came out first (online gambling) **people were wary of putting a bet** on but now things have changed and more people might **like to bet online now**. When it first came out people might have been thinking can I **trust** this whereas now **everyone is starting to do it**.

John: Once you put **something online** it is there forever, I would not be putting my bank details in there. **People trust all the sites now**.

Mark: **Especially students**.

John: Now it is safe, it has to be safe but **I am still wary of putting bets on**.

Niall: **Young people do not worry about security**, they do not care if something goes wrong, well they do care but they would be a lot more relaxed than an old person if something goes wrong. Especially if a young **student** of 18 or younger puts on a bet if something goes wrong they do not deal with it themselves they just go straight to Mammy or Daddy and just explain that they were betting. They do not deal with it directly themselves. They do not worry or anything, if something goes wrong it is not really their problem, they lose money but they do not have to sort anything out, it is sorted out for them.

Mark: In my class **some lads lost a serious amount of money**.

John: **It is just a bit of fun**.

Sean: That is it though, if people are just bored the whole time ah sure I will have more fun if I put a bet on.

John: Just like with football, throw a few quid on to make it more interesting. It makes everything that bit more interesting when there is a bit of a stake in it.

Stephen: Myself and John were on Facebook a few years back and some lads were on it and they would not watch football that much but they were much more interested as there was money at stake.

John: That is it I was not even going to do it but I would now put a few quid on some match every week.

Stephen: I did not win anything I just broke evens.

Niall: You do it online now. You would not say lets drop down to the bookies, it is purely because it was beside you that is why you put it on like.

John: Yeah, that is it.

Sean: That is because you were online, you would not get together each week and decide what is yours.

Stephen: Yeah it is all because it is so accessible and easy to do.

John: The accessibility and the ease of doing it is just. That is what it is all about the online. If they made it anyway complicated people would just drop out.

Niall: As Johns says, if it was difficult people might not do it. It is the fact that they make it so easy for everyone, for anyone to use. Even if someone does not know how to use the internet, if someone showed them they would know exactly what to do. Just click the button and type in your amount and that is it. If it was any harder people might not bother doing it. It is just so easy for everyone that is why a lot of people do it.

John: The access to the amount of sports and games that they give you, like is unbelievable. You would be betting on under 20's matches or anything. These bets would not be due until tomorrow. You can just check what is on now. That looks good I will click on that one and you have no idea, you would not even know what sport it is.

Sean: They will find a way to give you a bet for something. There was a guy who said that his son was going to be the number one golfer in Ireland and they went away and researched it and came back an hour later and offered 1000/1. Just based on research.

John: If you want to bet on something the bookies will let you. The odds are in their favour.

Mark: There is no control.

Stephen: I remember when Man Utd were playing against Newcastle in the League Cup this season his name is Ryan Tunnycliffe, his father won a bet of £10k that his son would be playing for Man Utd.

Sean: I remember that guy, he made that bet when his son was about 8 years old. William Hill researched it and gave him odds of 100/1.

Cormac: Did they do that online or did he physically go in and ask?

Sean: I would say that he had to go in.

Mark: That bet would not be online. He would have to go in.

John: It would not be in the options. Is this under Man Utd for children?

Mark: You think that there would be some technology to calculate bets.

Niall: I was on a site recently and it was a forum and there was lads, tutors or whatever you want to call them, like lads you ask questions of, you could ask for tips like that, but you would give them say a **football match** that is coming up in two months time and they would give the odds there and then, and that was like 4 of them **online**.

John: But those odds would change as players are bought and sold.

Sean: They would not give you much scope, say if you were beting down the line 20 years, they would have to go and research it you know.

John: If you could hold on to your docket that long.

Niall: If you went in and said I think that United are going to win in 100 odd years they would think that you are mad. **If you could do it online no one would know.**

Mark: **You would not even have to tell anyone** like.

Niall: Nobody knows about it **because it is private**. The **privacy** of your own house as well, not only does anyone not know about it, you do not even have to go anywhere to do it, you just do in your own sitting room.

Pat: Thanks very much to you all. The time now is 7.50pm. So thanks very much and we will get ourselves sorted with the barbecue and a few beers. It is nice and sunny outside so you can sit out there lads. Thank you. Thanks.

Cormac: Before we finish could you just check.

Laughter.

I did not know that a number of the participants had recorded the discussion on their smartphones to ensure a successful outcome.

Appendix 3. Words and Themes used in Analysis of Transcript on Online Gambling

Qualitative Analysis Words

Words	Times Mentioned
Facebook	15
Twitter	3
YouTube	2
Paddy Power	6
Betfair	2
Boyle Sports	2
Online	116
Online Gambling	6
Marketing/Advertisements/Pop-Up/Texts/email	20
Young People/Students	29
Boredom	3
Virtual Money/Worlds/Sports/Realities//Games	17
Sport/Sports/Football/Match/Matches	32
Roulette	9
Accumulator/Accumulators	7
Lotto	8
Trust	5
Security	2
Private/Privacy	4
Fair/Fairness	7

Technology	4
Social	6
Accessibility/Ease of Access/Easy	16

Qualitative Analysis Themes

Themes
Integrity of Website
Responsiveness of Website
Fairness
Reliability of Website
Privacy
Social Interaction Online
Social Interaction Offline
Ease of use
Entertainment Value
Game Levels
New & Novel Games
Variety of Products
Virtual Money and Virtual Realities
Marketing/Advertisements/Pop-Ups/texts/emails
Football Matches and Sports